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Social Capital and Household Income Distributions: Evidence from Michigan and Illinois

by

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SOCIAL CAPITAL, HOUSEHOLD INCOME DISTRIBUTIONS, AND SOCIO-EMOTIONAL AND ECONOMIC GOODS AND SERVICES: EVIDENCE FROM MICHIGAN AND ILLINOIS

Introduction

Social capital is a resource increasingly recognized as having important economic and social consequences. Robison and Siles (1999) examined some of these consequences at the U.S. state level and this study extends their efforts. Their 1999 study found important connections between the distributions of social capital and the distributions of household incomes. This study asks if the relationships between social capital and household incomes discovered at the state level are also present at the community level.

The second focus of this report considers the trade-off community members often make between socio-emotional and economic goods. It is generally recognized that individuals have both socio-emotional and physical/economic needs (Maslow; Cascio). Community members depend on a variety of capital sources including economic, human, cultural, and social capital to meet their economic needs. These capital sources often substitute for each other. On the other hand, economic, human, and cultural capital appear to be rather weak substitutes for bonding social capital from which socio-emotional goods are mostly derived (Robison and Siles, 2000). Because of the lack of good substitutes for social capital to provide socio-emotional goods, this study asks if there is evidence that decision makers face trade-offs between investments in social capital and other forms of capital? Such a trade-off might be required of a worker who must choose between moving to a new location for a job with increased pay and benefits versus remaining in his or her less attractive hometown job but continuing the socio-emotionally rewarding contacts with family and friends who live nearby.

Those with strong preferences for socio-emotional goods compared to economic goods are likely to place higher values on their bonding social capital compared to other capital forms. As a result, they can be expected to be less mobile, earn less, depend primarily on family and friends for their socio-emotional goods, and be less involved in their communities. Those with strong preferences for economic goods compared to socio-emotional goods are likely to place higher values on bridging social capital than on bonding social capital and other forms of capital. Those with strong preferences for bridging social capital will likely depend more on their communities for socio-emotional goods, will be more likely to have a college education, will be more mobile, and generally invest in and earn higher returns on their economic capital.

In what follows, this report defines social capital, considers its manifestation in the small and in the large, describes its formation and intensity, and then suggests how it can be measured. Then, this report lists the study objectives and describes the procedures for measuring and testing proposed hypotheses. The final section of this report summarizes our findings.

The Definition of Social Capital

Social capital in the past two decades has emerged as a dominant paradigm in the various social science disciplines. However, its adoption by scientists across disciplines has led to multiple and often conflicting definitions. Some differences in the definition of social capital can be explained because they have included discipline-specific expressions of its possible uses, where it resides, and how its service capacity can be changed.

Recently, Robison, Schmid, and Siles (RSS) have argued that the definition of social capital should define something social with capital-like properties. The social side of social capital requires

that it exist in relationships between persons. Capital-like properties of social capital include its transformation capacity, durability, flexibility, substitutability, susceptibility to decay, maintenance possibilities, reliability, ability to create other capital forms, and investment (disinvestment) opportunities. Against the criterion that social capital manifests social and capital-like properties, RSS defended the following social capital definition:

> *Social capital is a person's or group's sympathy toward another person or group that may produce a potential benefit, advantage, and preferential treatment for another person or group of persons beyond that expected in an exchange relationship.*

The word sympathy in the above definition merits some attention. Sympathy implies an affinity, association, or relationship between persons or things so that whatever affects one person in a sympathetic relationship affects the other similarly. Such a definition implies that persons may be socio-emotionally and vicariously linked. When persons are socio-emotionally and vicariously linked, one person's decision may be influenced by the projected impact of his or her choices on others who are the objects of his or her sympathy. Allowing for the influence of one's actions on others to influence one's behavior is described as social capital's ability to "internalize externalities."

The definition introduced also suggests that social capital, depending as it does on sympathy, may vary in intensity. For example, a parent may care that members of his or her child's team perform well and may receive vicarious satisfaction from their successes. But, this same parent likely enjoys the success of *his or her* child more than the successes of other members of the team.

Some have suggested specific language to distinguish between intensity levels of social capital. Intensive levels of social capital that might exist among family members and close friends are referred to as *bonding* social capital. Less intensive levels of social capital that often exist between persons

who see themselves connected in synergistic causes or activities are referred to as *bridging* social capital (Gittell and Vidal). Examples of bridging social capital might be the synergistic relationships that exist among members of sports teams, service clubs, congregations, public or private schools, business partners, and neighbors.

Another issue raised by the definition of social capital proposed in this report is its micro focus. Many social capital studies focus on social capital in the aggregate. For example, Putnam et al. and Fukuyama have studied social capital residing in civil society, communities, states, or countries. We defend social capital as a micro concept. However, we recognize that social capital has important macro manifestations. Consider the following examples.

Relationships of sympathy that connect more than two individuals can be described as a network (Frank). Networks might be formed by members of communities, choirs, service clubs, or sports teams and these networks may be the object of another person's sympathy. Thus, one might have sympathy for a college sports team, a country, or a political party and receive vicarious satisfaction from their successes. Nevertheless, this sympathy for the network was created out of personalized relationships. In other words, one's sympathy for a sport's team may have begun when someone who provided social capital expressed his or her sympathy for the team. Similar links can be found for other collective commitments. As a result, we conclude that social capital is a micro concept based on personalized relationships; yet, it may have macro manifestations that allow us to describe the sympathy possessed by communities and other networks. We distinguish between sympathy for individual(s) and sympathy for organizations and things. We refer to the former as social capital and the latter we refer to as attachment values that result from social capital.

Network members may share personalized and sympathetic feelings for each other when networks are small enough for members to be known to each other. In these types of networks, the connections between network members may approach bonding social capital. On the other hand, some networks are large enough that members are not all personally acquainted and even if they are, their relationships may be weak. In these types of networks, the connections tend to be based on bridging social capital derived from a synergistic commitment to common causes and actions.

Networks connected by bridging social capital might include citizens of a particular country, members of a worldwide service club, professional associations, employees of a large corporation, or fans of a national sports team. Shared acceptance of values, norms, and customs leads members of the network to have some sympathy for all members of the network even though their relationships are not personalized.

Individuals have both economic (physical) and socio-emotional needs. As a result, goods are valued for their economic (physical) and socio-emotional contents. We may value a meal because it provides physical benefits. But, we will value the same meal even more when provided by a friend because it provides both physical and socio-emotional goods. We may value a flower won as a door prize for its smell, sight, and contrast with other physical objects. But, we will value the same flower even more when it is received as a gift from a friend because it provides socio-emotional goods in addition to the physical properties of the flower. The differences between the meal consumed alone and the meal provided by a friend and the flower won as a door prize and the flower received as a gift are the attachment values derived from the socio-emotional goods attached to the meal and the flower.

Attachment values can be measured by subtracting from the arm's length price the minimum (maximum) sell (bid) price of the same object traded between friends and family members. Attachment values are derived almost exclusively from social capital.

Origins of Social Capital

Earned versus Inherited Kernels. Social capital that resides in relationships of sympathy tends to be organized around traits that are either earned or inherited. We refer to these traits as kernels of commonality. (Alternative language describes inherited traits as ascribed and earned traits as acquired.) Inherited kernels include one's gender, age, ethnic background, cultural heritage, nationality, values acquired from parents, and other resources inherited as a result of the conditions of one's birth.

Earned kernels are those that can be acquired through effort and include one's place of residence, membership in organizations, friends, and education, to name a few. Earned kernels may be reversible or irreversible. Most reversible kernels are tied to present conditions such as where one lives now, current employment, and persons who currently share one's enthusiasm for politics, religion, current events, and popular persons. Earned reversible kernels become irreversible kernels with the passage of time. These might include one's childhood hometown, participation in causes during a particular time, and locations visited during past vacations. Other irreversible kernels may include one's medical history and past membership in clubs, churches, and political organizations.

A special class of earned kernels is one created out of covenants that bind people together with a formal commitment. Covenant kernels include marriage contracts, religious ceremonies that create obligations, and initiation rites of orders, service organizations, clubs, and fraternities.

The Creation of Social Capital. Robison and Siles (2000) describe the conditions under which social capital is created. They begin with exchanges organized around kernels of commonalities. When exchanges involve socio-emotional goods and leave each person in the exchange better, usually an investment in social capital has occurred. Synergistic exchanges in economic capital may produce profits and more economic capital, but an exchange of social assistance goods is required to produce social capital.

While there is considerable debate over what should be included in the set of socio-emotional goods demanded by humans, most agree that they include the need for validation, expressions of caring, and information of support. These socio-emotional goods, when exchanged on terms of trade that produce surpluses, increase existing levels of social capital.

Objects and Providers of Social Capital. Recipients or objects of another person's or group's sympathy have social capital. Those holding sympathetic feelings provide social capital. Most relationships have reciprocal levels of sympathy; otherwise, exploitation may occur as in the case of the "spoiled kid." Thus, requiring as it does an object or recipient and a provider, social capital is decidedly social. Furthermore, the tendency for symmetric relationships to avoid exploitation suggest definite patterns and constraints on the social nature of social capital.

Measures of Social Capital Influences

Any study focused on social capital must at some point confront the question: can social capital be measured? A procedure for measuring the influence of social capital depends on our ability to measure the attachment value of goods or other measures of benefits associated with actions that involve socio-emotional goods derived from social capital. We are encouraged in our efforts to

measure the influence of social capital in this study by several successful attempts to measure social capital in the past (Robison and Schmid; Siles et al.).

Terms and Levels of Exchanges. Efforts to measure the effects of social capital often begin by identifying actions taken in the absence of sympathetic relationships characterized by exchange relationships between strangers. One first observes the level and terms of the exchange between strangers and then observes the same exchanges between sympathetic exchange partners, holding other factors constant. The differences in the terms and level of trade associated with changes in relationships between trading partners provide evidence of social capital's influence.

The differences between terms and levels of trade between strangers and friends and family are explained by the exchange of socio-emotional goods that occurs between friends and family in addition to the economic goods and services being traded. The requirement that social capital be present for exchanges of socio-emotional goods to occur is what alters the terms of trade between friends and family compared to strangers.

The strong evidence provided by past efforts to measure the influence of social capital is that social capital alters the level and terms of exchanges in predictable ways. Clearly, the terms and level of exchange depend not only on one's social capital but on the resources owned by social capital providers. Some social capital may provide more benefits than others. For example, a rich uncle's or aunt's social capital may be worth more when measured in terms of financial resources than a poor uncle's or aunt's. Generally, social capital provided by adults can provide more financial resources than networks of youth.

Economic and socio-emotional goods and services derived from one's social capital, often differentiated by household structure, include: access to various kinds of information, contacts with

persons of influence, emergency services provided without cost, validation, experiences of caring, and access to other forms of capital, including financial capital and cultural capital, needed for successful entry into social, educational, employment, and religious units.

Indicators of Social Capital. The (Robison and Siles) 1999 study deduced that changes in social capital change terms and levels of trade in predictable ways. The 1999 study also demonstrated that changes in the level and terms of trade produced by changes in social capital alter the distribution of household income in predictable ways. Thus, it should be possible to describe how changes in the distributions of social capital change household income distributions.

The 1999 study tested the connection between distributions of social capital and household income distributions by identifying social capital indicator variables and used these to predict changes in household income distributions. The study measured household income distributions using U.S. Census data for 1980 and 1990 and demonstrated a significant relationship between the disparity and level of household incomes and the distribution of social capital measured by various social capital indicator variables. The social capital indicator variables used in the 1999 study were those identified by other social scientists. These included variables that measured household integrity, educational achievements, crime, and labor force participation.

Increasing crime implies reductions in social capital by those whose lack of sympathy leads them to ignore the rights of others. Educational achievements improve when emotional goods are provided by sympathetic supporters of students to validate their efforts. Household integrity implies social capital reflected in continued commitments to household goals and to members of the household. Finally, increasing labor force participation suggests social capital reflected in cooperative action with shared responsibilities for managing household duties and work outside of the home.

Finally, the 1999 study found that at the state level, means of household income and coefficients of variation of household income were negatively correlated. This negative correlation was expected for developed economic units such as U.S. states. In addition, the 1999 study found that between 1980 and 1990, income disparity measured by coefficients of variation increased in all states and real means of household income declined in about half the states; or stated positively, real means of household income increased in roughly half of the states between 1980 and 1990.

Since the 1999 study, increased attention has focused on differences in social capital residing in bonding and bridging networks. Attention has also focused on which type of network, bonding or bridging, is best designed to produce socio-emotional and economic goods.

Study Objectives

This study has two main objectives. The first is to test the hypothesis that changes in social capital measured by social capital indicator variables can predict changes in household income distributions at the county level.

This study's second objective is to distinguish between bonding and bridging social capital and examine evidence of the trade-offs between socio-emotional and economic goods. We believe that one's bonding and bridging social capital is not equally suited for providing economic and socio-emotional goods. Economic goods are best obtained from persons with different skills and resources than one's own. Family and close friends whose knowledge and resources are likely to be similar to one's own have very little to offer in exchanges of economic goods and services. On the other hand, socio-emotional goods are likely to be exchanged at much higher levels among family members and friends who enjoy mutual and intense levels of sympathy or bonding social capital. It is among one's

family and close friends where support and caring are more likely to be expressed. Persons are most likely to seek out their sources of bonding social capital found in family and close friends when facing socio-emotional crises such as the loss of loved ones, illness, or professional disappointments. It will also be from one's bonded network that persons will be sought out for celebrations of weddings, graduations, and other successes.

One would be surprised if the same environment would allow one to maximize his or her benefits from both one's bonding and bridging social capital. Thus, the second objective of this report leads us to test the following hypothesis: decision makers face trade-offs between socio-emotional and economic benefits derived from one's bonding and bridging social capital.

Data Used in the Study

To extend the 1999 study, we collected data in counties located in the states of Michigan and Illinois. We intended to use the data to answer the following question: is there evidence at the county level that the distributions of social capital and household incomes are related?

While the 1999 study examined social capital at the U.S. state level using secondary data collected by the U.S. Census Bureau, this study collected three types of data. First, we used the U.S. Census data to calculate household income distributions for geographic units referred to as PUMAs. In some cases, PUMAs correspond to counties. In other cases, where the population was small, PUMAs include more than one county. Second, we constructed a survey instrument (see Appendix A) to collect social capital data not available from secondary sources. Finally, we conducted a telephone survey to verify and gather data to answer questions not asked in the written survey (see Appendix B).

The 1999 study found an inverse relationship between the average level of household income and the disparity of household income measured by coefficients of variation. Using the same household income data as were used in the 1999 or state level study, we attempted to examine the relationship between means of household income and coefficients of variation of household incomes at the county level, but were limited by the data. Of the 102 and 83 counties in Illinois and Michigan, respectively, county measures of household income distributions were available for only 19 counties in Illinois and 21 counties in Michigan. These are described using average household incomes and coefficients of variation of household income. The Michigan data are included in Table 1 and the Illinois data are described in Table 2. Additional household income distributions were available for PUMAs that included more than one county allowing us to calculate means of household income and coefficients of variation of household incomes for 33 and 34 PUMAs in Illinois and Michigan, respectively. Household income distributions for both counties and PUMAs are described graphically for Michigan and Illinois in Figures 1 through 4.

Resource limitations precluded us from conducting surveys in each county. Instead, this study selected three PUMAs/counties in each state located at various points along the frontier of household means and coefficients of variation. Then, the selected counties/PUMAs were studied using a mail survey and a follow-up telephone survey. In Michigan, Genesee County and the PUMAs that included Clinton County and Grand Traverse County were selected. In Illinois, Du Page and Macon Counties and the PUMA that included Perry County were selected for mail and telephone surveys. The locations of these counties in their respective states are described graphically in Figure 5.

A general description of counties in Michigan and Illinois provided by *Kids Count* (1993) follows. In Michigan and Illinois for 1990 (the time period of this study), there have been and

continue to be a variety of pressures on households that have affected households' levels of income and their capacity to enhance their economic circumstances.

Michigan. From the 1980s to early 1990s, families in Michigan faced tremendous challenges. According to *Kids Count*, research showed that families were struggling to meet the basic needs of their children. In a poll taken during that period, more than 50% of Michigan households reported their concern that their incomes were inadequate to meet basic living expenses. The real median income of Michigan families with children remained stagnant between 1985 and 1990 while the cost of living continued to rise. Michigan's poor suffered the greatest income losses during the 1980s with a decline of 14%. Meanwhile, the wealthiest had significant income gains with a 9% income gain for the wealthiest quintile. As the *Kids Count* data note, the average family in the richest quintile earns nine times that of the poorest quintile ($95,750 versus $10,840). This trend persists throughout the 1990s.

Some groups were harder hit during the 1980s than others. While median household real income fell for white families by 3.1%, African American households experienced a 17.9% decrease between 1980 and 1990. A starker contrast is revealed when comparing married couple families and single-parent households. In 1990, the mean income for Michigan married couple families was approximately $50,000 while that of single-parent households was $17,400. Family composition appears a crucial element in reducing the number of children living in poverty.

As families have struggled to make ends meet during the 1980s, Michigan counties as a whole have suffered to meet community needs due to a decline in revenue from all sources. Federal aid for Michigan comprised 24% of the state's budget in fiscal year 1991-92, which is a significant drop from

the 27.2% experienced in the 1970s. Consequently, there has been considerable variability between counties concerning the services provided to resident families.

Overall, the *Kids Count* report found an increasing number of Michigan families and children in vulnerable circumstances with considerable variation across counties.

Illinois. A portrait of vulnerability similar to that described for Michigan emerges from a review of data for Illinois between 1980 and 1990. According to the *National Kids Count* (1990), Michigan and Illinois ranked in the bottom third of all states when looking at children's well-being. The median income for Illinois families remained constant during the period with the poorest families hit the hardest. In 1980, the family median income was $36,619 and rose only $111 to $36,730 in 1990. The disparity of incomes in Illinois can be grasped by considering that the top fifth experienced an increase in income from $69,702 to $81,268 in the 1980s. The poorest fifth of Illinois families saw their income decline by 10% during the period. These figures also reflect an increase in the number of single-parent homes. Between 1980 and 1990, there was a 14% decrease in the number of children living in two-parent families.

While there have been gains statewide with respect to positive health trends and declining births to teen mothers, the number of children living in poverty is cause for concern. Although Illinois has the 12th highest per capita income in the U.S., in 27 of Illinois' 102 counties, one out of every five children live in poverty. As in Michigan, some groups experience more difficulty than others: more than 43% of African American children in Illinois are living in poverty. The poverty rate grew in the 1980s for a variety of reasons which include federal and state cuts in programs, the proportion of children living in female single-headed households increased, and less educated and less skilled workers' earnings showed marked declines.

Analysis of Data

Social Capital and Birth Rates of Single Teens (BRST). The 1999 study described support for the hypothesis that households headed by single parents are likely to suffer disadvantages compared to two-parent households in access to and the creation of social capital. One obvious reason is that, all other things equal, a household headed by a single parent has one-half the adult social capital of a household headed by two adults. A second reason a single-parent household is likely to have less social capital compared to households headed by two parents is because of the limitation of a single parent's time and energy available for creating and exchanging socio-emotional goods with other adults compared to a two-parent household.

The argument that single-parent households on average have less social capital than two-parent households is especially true for households headed by an unwed teen whose social capital connections to resource-rich adults is likely less than for single adult parents. Single teens cannot be expected to possess the social or human capital possessed by most adults because their networks are composed of their peers who lack the financial, educational, and social resources of adult networks. As a result, children raised by single teens may perform less well in society than those raised by adults in two-parent households.

Another disadvantage associated with unwed births is the absence of covenant kernels that can be the basis of social capital. Evidence of social capital is a network's ability to make and keep agreements. Among social capital rich networks, agreements are more easily reached and maintained because externalities are internalized. An increasing birth rate by single teens (BRST) is assumed to be evidence of declining levels of social capital because it signals a demand for resources without an agreement between biological fathers and mothers to provide those resources.

A non-marital birth is an act that commits society's resources to the child. However, a non-marital birth does not commit the mother and the biological father to provide resources to the child with the same legal force as does a marital birth. Instead, BRST reflect an absence of a long-term commitment between partners, even though a significant obligation to care for a child has been created.

Finally, a two-parent household provides an environment where social capital investment skills may be developed. In addition, the myriad of agreements that must be reached between two adult parents in a household provides training that can be applied in reaching and keeping covenants and agreements outside of the home.

Correlations between BRST and what most would consider to be undesirable economic and social outcomes were confirmed at the state level. The 1999 study found that as BRST increase, infant mortality rates increase, high school graduation rates decrease, percentages of teens not in school increase, violent deaths committed by teens increase, labor force participation rates decrease, and childhood poverty rates increase. All these correlations were statistically significant in both the 1980 and 1990 data.

The 1999 study also found that increases in BRST were correlated with decreases in means of household income and increases in coefficients of variation of household income at statistically significant levels. Several reasons for these correlations between BRST and means and coefficients of variation of household income follow.

First, increases in BRST create a demand on the adolescent parent that often reduces investments in education essential for later employment at satisfactory wages. Thus, as BRST increases, high school dropout rates increase. Second, increases in BRST may also create demands

for household labor to support the mother and child that reduce its availability for employment in the formal sector of the economy. Third, health care costs are also likely to increase with increases in BRST placing further demands on a single-parent household's resources. Finally, increases in BRST in 1990 were highly correlated with increases in the percentages of households headed by a single female with children (HHSFC); and these households earned on average 31% of the income earned by two-parent households.

The findings just described point to a connection between economic and social capital indicator variables that may have been under-emphasized in the past. These findings also raise questions about robustness. Do consistent correlations between social capital indicator variables and economic outcomes demonstrated at the state level in the 1999 study also exist at other levels of analysis including counties and communities?

Correlations of Social Capital Indicator Variables. In this study, we created social capital indicator variables similar to those used in the 1999 study. These include percentages of Households Headed by a Single Female with Children (HHSFC), Birth Rates of Single Teens (BRST), Infant Mortality Rates (IMR), High School Graduation Rates (HSGR), High School Dropout Rates (HSDR), Juvenile Arrest Rates (JAR), Labor Force Participation Rates (LFPR), and Food Stamp Participation Rates (FS), a variable not included in the 1999 study. Secondary data were available for these variables for all counties in Michigan and Illinois and their correlations are reported in Tables 3 and 4.

As was the case in the 1999 study, BRST is significantly correlated with all other social capital indicator variables except HHSFC and JAR. Furthermore, it appears that BRST's high correlation with HSGR, HSDR, LFPR, FS, and IMR allows it to be used as an instrument to reflect these other

variables. These findings lead us to conclude that BRST is an important and reliable indicator of social capital at the state and county level of analysis.

Household Income Distributions and Social Capital. The social unit most likely to experience high levels of social capital and the unit most likely to internalize externalities is the family or household. Supporting evidence for this conclusion is the dominance among small businesses of family businesses (Calonius; Nelton). However, the evidence presented in this paper is that not all households enjoy the same level of social capital. According to the U.S. Bureau of the Census, median income for married-couple families with children less than 18 years of age was $22,568 in 1980 and $40,693 in 1989. In contrast, median income for households headed by a single female with her own children less than 18 was $8,002 in 1980 and $12,485 in 1989. The evidence is that households headed by a single female with her own children are economically disadvantaged compared with households headed by a married couple with their own children. According to the *Economic Report of the President* transmitted to Congress in February 2000, children under age six who live apart from their fathers are about five times as likely to be poor as children with both parents at home.

If social capital available in single-parent households is less than that available in two-parent households, then the trends in Table 10 should be of some interest. In 1970, single-parent families with children represented 11% of all families with children. By 1980, 19.5% of the families with children were headed by a single parent and by 1990 the percentage had reached 24%.

To describe the effects on the level and disparity of household income associated with increases in households headed by a single parent with children, consider the following argument. Suppose there exists an economy with households that all enjoy perfect and symmetric social capital

within the household. Also assume that the households enjoy social capital resources with persons outside the household that depend on whether one or two parents are present as well as the size of the household and the age of the members of the household.

Next, we set the percentage of households headed by a single parent equal to $g(s)$ and the number of households headed by married parents equal to $g(m) = 1\text{-}g(s)$. Let the average income of the married household be y_m and let the average income of the single-parent household be y_s where $y_m > y_s$. The average household income based on the assumptions and symbols just adopted equals:

$$\mu_y = g(m)y_m + g(s)y_s \tag{1}$$

And, if we substitute for $g(m)$ the expression $1\text{-}g(s)$, we can rewrite μ_y as:

$$\mu_y = y_m - g(s)[y_m - y_s] \tag{2}$$

It should be apparent that as the percentage of households headed by a single parent with children increases, the average income of all households decreases. This result occurs because households are moving from a higher to a lower earning category. The inverse relationship between the average income and the percentage of single-parent households is described in Figure 6.

Next, consider the consequences on the disparity of incomes between households as the percentage of households headed by a single parent increases. If $g(s) = 0$, then all households would earn y_m level of income and the disparity of income between households would be zero. Furthermore, if all households were headed by a single parent, $g(s) = 1$, then all households would earn y_s and again the disparity of income would be zero, although the income level would be reduced from y_m to y_s. These two possible income distributions are described in Figure 7.

As $g(s)$ increases from zero to one, the disparity of income would first increase from zero and after some point would decrease until disparity of income was again zero. The relationship between increases in $g(s)$ and average household income and the disparity of household income is described in Figure 8.

The relationships described in Figure 8 are reminiscent of Kuznet's law. If the relationship between the level of income and disparity of income described in Figure 8 is correct, then the disparity and average household income may be positively or negatively correlated. On the other hand, if the relationship in Figure 8 is limited to points where the level of income and the disparity of income were inversely related, then we would observe only a negative correlation.

The inverse relationship between means and coefficients of variation of household incomes was described graphically in Figures 1-4. Visually, the inverse relationship between means of household incomes and coefficients of variation of household incomes at the country level gives evidence of robustness the relationship first described in the 1999 study using state level data.

The relationships between disparity of income and the percentage of households headed by single parents are deduced mathematically as follows. Let the variance of household income be defined as:

$$\begin{aligned} \sigma^2 &= g(m)\, y_m^2 + g(s) y_s^2 - \mu_y^2 \\ &= y_m^2 - \mu_y^2 - g(s)\left[\left(y_m - y_s\right)\left(y_m + y_s\right)\right] \end{aligned} \tag{3}$$

Equations (2) and (3) can be combined so that σ^2 can be expressed as:

$$\sigma^2 = \alpha_0 + \alpha_1 \mu_y + \alpha_2 \mu_y^2 \tag{4}$$

where $\alpha_0 = \left(y_m^2 + y_s + y_m \right)$; $\alpha_1 = \left(y_m + y_s \right)$; and $\alpha_2 = -1$.

It is interesting that Figure 8 is reproduced under a variety of assumptions. For example, suppose a population of *N* households were all earning equal and low incomes represented by y_l. Then, one might represent the average income as y_l, instead of y_s in Figure 6. Similarly, suppose that another population of *N* households were all earning equal and high incomes represented by y_h. Then, one might represent the average income as y_h, instead of y_m in Figure 6. Finally, populations represented by varying proportions of households earning y_l and y_h would have their plots of average incomes and disparity of income described by the Kuznet's curve in Figure 8. As one moved from left to right on the curve, the percentage of low income households would be decreasing toward zero, a point described on the horizontal axis with the highest possible income.

Equation (4) describes the relationship between average household income and disparity described in Figure 8. We find it convenient to estimate a version of equation (4). After rearranging equation (4), we obtain:

$$\mu_y = \gamma \left(y_m, y_s \right) - \frac{\sigma^2}{\mu_y} \tag{5}$$

where:

$$\gamma \left(y_m, y_s \right) = \left(y_m + y_s \right) + \frac{y_m^2 + y_m + y_s}{\mu_y}$$

To estimate equation (5), we replace σ_y^2 / μ_y with HHCV, μ_y with HHM, and $\gamma\left(y_m, y_s \right)$ with a constant and an instrumental variable. We include BRST as the instrument to account for all the

social capital indicator variables with which BRST is highly correlated and which are correlated with y_m, y_s, and μ_y.

While we expect household mean incomes (HHM) and household coefficients of variation (HHCV) to be inversely correlated, we also expect the BRST variable to be a significant independent instrumental variable because it was significantly correlated with so many other important socioeconomic variables, including high school graduation rates, infant mortality rates, high school dropout rates, labor force participation rates, and participation rates in food stamps.

We demonstrate the inverse relationship between household means and coefficients of variation statistically and use BRST as the instrumental shift variable in the model below. Furthermore, since it is not significantly correlated with HHCV, including BRST is not expected to introduce multi-colinearity. The model results are described below and t-statistics, all significant, are described below the coefficients in parentheses:

$$\begin{aligned} HHM &= 95405.71 - 69343.16\ HHCV - 99.250\ BRST \\ &= (11.143) \quad (-6.225) \quad (-2.419) \end{aligned} \tag{6}$$

The $R^2 = .60$, $\bar{R}^2 = .58$.

Finally, the F statistic for the regression is a significant probability at a level higher than 1% and equal to 27.7161, confirming the inverse relationships predicted between means and coefficients of variations of household incomes. It also confirms the significance of social economic variables represented by BRST in predicting the relationship.

A Summary and Comparison of County Data Obtained from the Mail Survey

In this section of this report, we summarize the data collected in the mail survey. The survey instrument is included as Appendix A to this report. Budget limitations restricted our survey to six counties/PUMAs, three in Michigan and three in Illinois. The counties/PUMAs represented three different locations on the frontier of mean household income/coefficient of variations of household incomes.

In Illinois, Du Page, Macon, and Perry Counties were selected for analysis. In Michigan, Grand Traverse, Clinton, and Genesee Counties were selected for analysis. Tables 5 and 6 report the essential characteristics of survey respondents by state and counties or PUMAs. On average, survey respondents were 53.2 years of age, 70% were males, 90% claimed to be head of households, 70% were married, 8% were never married, 11% were divorced, and 10% were widowed. Fewer respondents in Genesee County in Michigan and Perry County in Illinois reported they were married, 64.6% and 56.3%, respectively; while higher than average percentages of respondents reported they were divorced or widowed. The county/PUMA divorce rate was highest in Genesee, 18.5%, compared to the six-county/PUMA average of 11%. Meanwhile, in Perry County, 19% of the respondents reported they were widowed compared to the six-county/PUMA average of 10%. The higher rate of respondents who were widows may be in part explained by the high average age of respondents in Perry County, 59 compared to the six-county/PUMA average of 53.

Additional data from the selected counties were obtained through a telephone survey of key residents in the counties surveyed. The responses to the telephone survey are revealing and are summarized in Appendix B of this report. The telephone survey attempts to view communities on a more personal level. Through interviews with county clerks, mayors, and various active citizens

of the selected counties, differences and similarities are highlighted. Apart from the narratives, data were gathered from different county governments, census information, local libraries, and estimations by the various county clerks. The county descriptions are divided into two parts. The first presents information gathered mainly through interviews with the county clerk or a county representative. The second details various community events accompanied by citizen interviews which offer a deeper look into the heart of each county's community.

Bonding versus Bridging Social Capital

In this section, we intend to examine the evidence that supports the hypothesis that respondents make trade-offs between economic and socio-emotional goods and between bonding and bridging social capital. The economic benefits from bridging social capital (weak ties) versus the socio-emotional benefits derived from bonding social capital (strong ties) has been previously explored in a classic paper by Granovetter under the heading of strong and weak ties that described the importance of weak ties when seeking employment.

We infer that strong ties are associated with inherited kernels of commonalities, traits inherited by conditions of one's birth and which are used as that common feature with others that permits interaction without conflict. Relationships of this type have most to do with personalized and intense levels of sympathy.

In contrast, weak ties are those relationships associated with earned traits that include one's education, where one lives, memberships in clubs, and one's income level. Weak ties based on bridging social capital and earned kernels of commonality depend on less intense personalized sympathy. Instead of personalized sympathy, it is likely based on sympathy for shared goals, values,

and causes with synergistic outcomes. Of course, important social capital resources may be based on both inherited and earned kernels. For example, one's alma mater could be an important kernel that is earned by one's decision to attend and inherited when it is also where significant members of one's family attended. One's occupation may also reflect earned and inherited kernels. The earned kernel reflects one's choice of an occupation. The inherited portion may reflect the influence of important family members who chose the same career.

Bonding social capital exists between homogeneous groups in frequent contact and tends to be used for defensive purposes including aid in emergencies and for providing support and expressions of caring as well as other socio-emotional goods. In contrast, bridging social capital exists between heterogeneous groups making infrequent contact and tends to be used more aggressively such as to promote business arrangements or other projects in which cooperation produces synergistic results.

We hypothesized in this study that preference for bonding social capital would be associated with efforts to remain geographically close to family and friends. More mobile persons, we hypothesized, would depend on more bridging social capital since they have less contact with close friends and relatives than would less mobile persons who live near family members and close friends.

One might expect that in counties where residents prefer bonding to bridging social capital that sacrificing economic goods for socio-emotional goods might produce lower levels of household incomes and perhaps lower levels of educational achievements since educational achievements and incomes tend to be highly correlated. With regard to community participation, we expect that those who are less mobile will have more interactions with friends and family and thus be less involved and committed to their communities than those who are more mobile and depend more on bridging social

capital, the kind of capital found in the community rather than in one's circle of friends and family. Moreover, it would also be expected that those who prefer bridging to bonding social capital will find more satisfaction in their communities than those who depend on their bridging capital.

Finally, we expect that at the community level, generalized preferences for bridging versus bonding social capital will be manifest in higher average levels of household incomes and less variability of household incomes than in communities and counties dominated by bonding social capital. These results will, of course, depend on percentages of households headed by a single parent and BRST. These expectations follow from the expectation that bridging social capital will produce more investments in public goods than bonding social capital that focuses on narrow networks of family and friends.

These fundamental considerations of bonding and bridging social capital led us first to separate our survey into two education categories. The first of two education categories was for respondents whose highest training was less than a college degree. Persons in this category could have had some college training, graduated from a high school or less, or received vocational training. The second education category was for those who earned an associate's degree, a bachelor's degree, or a graduate degree in some college. The results of this cross-tabulation are reported in Table 7.

The second tabulation, reported in Table 8, separated respondents into two income categories. The first income category was for those whose earned income was less than $50,000. The second category was for those whose earned income was more than $50,000. The final tabulation was for the six Michigan and Illinois counties reported in Table 9.

Mobility. Survey question one asked for a binary response to the question: Have you always lived in the community in which you now reside? Twenty-four percent in Michigan and 29% in

Illinois indicated they had always resided in the same community. However, education levels significantly altered the responses to question one. In Illinois, 43% of those whose highest educational level was high school never left their community, while only 13% of those with college degrees indicated they always lived in the same community. The results were less pronounced in Michigan, but still significant. Those whose highest educational achievement was a high school education were nearly twice as likely to still reside in the community in which they grew up as those who earned a college education, 30% compared to 16%.

These findings suggest a significant relationship between immobility and educational achievements. One interpretation of the connection between immobility and educational achievements follows. The longer one lives in a community and especially since birth, the more likely he or she is to have developed bonding social capital characterized by a network of family and close friends. Through bonded networks flow a variety of goods but especially socio-emotional goods. One of the costs of leaving one's community for employment at higher wages may be reduced access to one's bonded networks and the socio-emotional goods that flow in the network.

If, indeed, one's bonding social capital increases with time spent in the community, then the cost of relocating measured in terms of socio-emotional goods increases with the length of time one has spent in the community and we would expect to find, as we have, support for the hypothesis that persons trade off socio-emotional goods. Indeed, Table 7 supports the hypothesis that persons sacrifice educational achievements for socio-emotional goods. Additional support for this hypothesis are the responses to question 2 that indicate that those with lower educational achievements in both Michigan and Illinois are more likely to have close family or relatives nearby than those with higher

educational achievements. Furthermore, those with less education tend to get together with family members more often than those with higher educational levels.

Household Income Distribution Findings. Immobility was also associated with lower income levels. Respondents were nearly twice as likely to report earning high incomes if they were not residing in their community of origin. We interpret these results to mean that for those willing to invest in bridging social capital will be willing to work and experience life in a setting different from their community of origin.

Significantly different are the responses by those in lower and higher income categories to the question that asked about their attitudes toward their community. Using a Likert scale ranging from one (disagree) to ten (agree), respondents were asked to respond to the statements:

My community:

is friendly
is safe
provides good education
offers good health services
has good police protection
has good library services
is concerned about environment
has good employment wages
has opportunities to socialize
thinks I am an important member
is aware of national and international events
members care for one another
has good racial relations
welcomes newcomers.

Connecting social capital to sympathy suggests that responses to questions that describe one's community described above do not infer equally one's level of social capital residing in one's community. The friendliness, one's feeling of importance, community members' caring, and the

welcome extended to newcomers are likely the strongest indicators of one's social capital in the community. Other descriptors associated with one's community describe other resources available in the community.

Illinois respondents with higher incomes expressed higher levels of agreement with positive statements about their communities in every case than respondents with lower incomes. Similarly, Michigan residents with higher incomes expressed higher levels of agreement with positive statements about their communities in every case except for library services and community awareness of international events. The data confirm that more mobile residents depend more on their communities for socio-emotional and economic goods than less mobile residents whose socio-emotional and economic goods are more likely derived from bonded networks of family members and close friends. Thus, more mobile and higher income citizens with access to fewer bonded networks may invest more social capital in the community.

A discrepancy was encountered in the response to the question:

Major social problems facing my community are:

vandalism
substance abuse
adult crime
juvenile crime
gangs
lack of "good" jobs
unemployment.

In Illinois, average responses by those in lower education categories viewed each problem as more significant than those in higher educational categories. But in Michigan, the pattern based on educational differences was reversed. Those in higher educational categories viewed each problem as more significant than those in lower educational categories. When respondents were categorized

by income levels, those earning higher incomes in both Illinois and Michigan viewed social problems described earlier as *less* significant than those in lower income categories.

Responses to the question that asked respondents about their current jobs emphasize the differences associated with bonding and bridging social capital. Those who were less mobile, achieved lower educational levels, and also earned lower incomes (reflecting a reliance on strong ties and bonding social capital) were much more likely to have found employment through friends and family members. In Michigan, the percentages of those finding their jobs through friends and family were 43.6% for those with less education than a college degree compared to 23.8% for those with a college degree; and 35.6% for those earning less than $50,000 annually compared to 27.3% for those earning $50,000 or more. Comparable numbers in Illinois were 56.8% compared to 31.3% for education differences and 45.7% compared to 39.5% for income differences.

Other differences based on education and income differences are the following. Those earning higher incomes and college educated are more likely to get together with members of their community more than once a year, hold memberships in parent-teacher associations, and more likely to be married.

County Comparisons. Having made comparisons based on incomes and education levels, we next intended to compare counties based on their differences in location on the household income/coefficient of variation frontier to determine if higher incomes and lower variability were associated with higher levels of bridging social capital. Counties sampled in Michigan did not reflect as much difference between incomes and coefficients of variation as those selected in Illinois. Thus, for the most part, county comparisons in Michigan were inconclusive. Meanwhile in Illinois, Du Page

has a much higher average income and lower coefficient of variation than does Perry leading us to expect to find higher levels of bridging social capital in Du Page compared to Perry.

In Du Page, 16.7% of those responding found their jobs through a friend or family member who lives in the community, while in Perry County the percentage was 50%. In every single category, Du Page residents were more satisfied with their community than were Perry residents. Du Page residents were more likely to belong to parent-teacher organizations than residents of Perry, but Perry residents were more likely to be members of church-related organizations. Finally, Du Page residents were in every category less concerned abut significant social problems facing their communities than were Perry residents. Finally, Du Page respondents were much more likely to be married than Perry residents, 70.6% compared to 56.3%.

Statistical Analysis. Some effort was made to determine the statistical significance of the relationships described in Tables 7-12. As expected, educational achievements and individual income levels were positively and significantly correlated. The Pearson correlation was .431 and was significant at the .000 level. Finally, we regressed income levels y on the following variables reflecting bonding and bridging social capital: x_1: how often do you get together with family members other than those living in your home?; x_2: how long have you lived in your community? x_3: how often do you meet with other members of your community in social activities? x_4: age; x_5: gender; and x_6: educational achievements. The regression results with t-statistics in parentheses below the coefficient follow:

$$\begin{aligned} y &= 52169 - 5984\,x_1 - 848\,x_2 + 1604\,x_3 - 406\,x_4 - 5606\,x_5 + 3730\,x_6 \\ &= (6.75)\quad(-1.19)\quad(-2.06)\quad(2.33)\quad(-4.51)\quad(-2.214)\quad(4.582) \end{aligned} \tag{7}$$

Of the variables included in the regression equation, only x_1 that describes the frequency that visits occur with family members was not a significant influence on the level of household income. Besides the constant term, one's educational level was most positively significant. Age was next in importance, exerting a negative influence on average household income. Getting together with members of one's community improved one's income significantly. Finally, the longer one has lived in the community, the less one will earn.

These regression results generally support the hypothesis that one does indeed sacrifice income for higher levels of socio-emotional goods derived from one's bonding social capital. If one's level of bonding social capital increases with immobility and years in the same location, then it comes at an income cost. Furthermore, one's income is improved by participation in community activities, not to mention that one's attitude about the community is likely to improve.

Summary and Conclusions

This study intended to examine two hypotheses. The first one was that connections between social capital distributions and household income distributions that were found in the 1999 study are also present at the county level. This hypothesis was supported.

The second hypothesis was that trade-offs are made in communities between socio-emotional and economic goods and between investments in bonding and bridging social capital. Again, the hypothesis was generally supported. Those who are less mobile and get together with friends and family members more frequently are generally less satisfied with their communities, earn less income, and attain lower levels of education than those who are more mobile and participate more with other community members, are more educated, and earn higher incomes.

Table 1. Michigan Average Household Income and Coefficients of Variation of Household Income

Rank	County	Average Household Income	Rank	County	Coefficients of Variation of Household Income
1.	Kalamazoo	31,393	1.	Genesee	0.71
2.	Midland	31,399	2.	Livingston	0.71
3.	Allegan	31,771	3.	Oakland	0.71
4.	Calhoun	32,327	4.	Shiawassee	0.73
5.	Bay	32,382	5.	Lapeer	0.73
6.	Berrien	32,442	6.	Allegan	0.74
7.	Jackson	32,929	7.	Monroe	0.74
8.	Saginaw	33,152	8.	Ottawa	0.74
9.	St. Clair	35,037	9.	Macomb	0.74
10.	Shiawassee	36,457	10.	Wayne	0.76
11.	Lapeer	36,457	11.	Jackson	0.78
12.	Monroe	39,899	12.	St. Clair	0.79
13.	Ottawa	40,584	13.	Kent	0.79
14.	Wayne	40,843	14.	Calhoun	0.80
15.	Ingham	40,853	15.	Washtenaw	0.80
16.	Macomb	41,142	16.	Bay	0.83
17.	Genesee	42,931	17.	Ingham	0.83
18.	Kent	43,599	18.	Saginaw	0.84
19.	Washtenaw	44,677	19.	Midland	0.88
20.	Livingston	50,107	20.	Berrien	0.88
21.	Oakland	52,281	21.	Kalamazoo	0.95

Table 2. Illinois Average Household Income and Coefficients of Variation of Household Income

Rank	County	Average Household Income	Rank	County	Coefficients of Variation of Household Income
1.	St. Clair	24,063	1.	Will	0.66
2.	Sangamon	26,684	2.	Cook	0.66
3.	Macon	27,552	3.	Du Page	0.67
4.	McHenry	29,174	4.	La Salle	0.69
5.	Christian	30,085	5.	Tazewell	0.71
6.	Piatt	30,453	6.	Madison	0.74
7.	Grundy	30,897	7.	McLean	0.74
8.	Lake	31,612	8.	Kane	0.79
9.	Rock Isla	32,289	9.	Christian	0.80
10.	Champaign	32,337	10.	Rock Isla	0.81
11.	Peoria	34,202	11.	Macon	0.82
12.	Tazewell	35,141	12.	McHenry	0.84
13.	Madison	38,837	13.	Lake	0.84
14.	McLean	38,837	14.	Grundy	0.84
15.	Kane	42,442	15.	Piatt	0.86
16.	Cook	43,684	16.	Champaign	0.87
17.	La Salle	45,438	17.	Sangamon	0.88
18.	Will	46,936	18.	St. Clair	0.90
19.	Du Page	59,717	19.	Peoria	0.90

Table 3. Correlations and Significance Levels Between Indicator Variables Representing Social Capital Associated with Family Integrity, Educational Achievements, Crime, and Labor Market Participation by Counties in Michigan

	Correlation Coefficients and Significance Levels						
	Family		Education		Crime	Labor/Transfer Payments	
	BRST	IMR	HSGR	HSDR	JAR	LFPR	FS
Family							
HHSFC (Percentages of Households Headed by a Single Female with Children)	-.11 (.65)	.14 (.56)	.35 (.12)	.08 (.73)	.34 (.13)	.13 (.58)	.03 (.99)
BRST (Birth Rates of Single Teens)		.83** (.00)	-.64** (.00)	.60** (.00)	.16 (.50)	-.74** (.00)	.90** (.00)
IMR (Infant Mortality Rates)			-.39* (.09)	.63** (.00)	.13 (.59)	-.68** (.00)	.89** (.00)
Education							
HSGR (High School Graduation Rates)				-.62** (.00)	.18 (.44)	.70 (.00)	-.54* (.01)
HSDR (High School Dropout Rates)					.16 (.49)	-.55** (.01)	.67** (.00)
Crime							
JAR (Juvenile Arrests)						.24 (.30)	.21 (.37)
Labor/Transfer Payments							
LFPR (Labor Force Participation Rates)							-.79* (.00)

* 1% significance level

** 5% significance level

Table 4. Correlations and Significance Levels Between Indicator Variables Representing Social Capital Associated with Family Integrity, Educational Achievements, Crime, and Labor Market Participation by Counties in Illinois

	Correlation Coefficients and Significance Levels						
	Family		Education		Crime	Labor/Transfer Payments	
	BRST	IMR	HSGR	HSDR	JAR	LFPR	FS
Family							
HHSFC (Percentages of Households Headed by a Single Female with Children)	-.21* (.06)	.21** (.05)	.03 (.82)	.46** (.00)	.09 (.41)	.15 (.17)	.19 (.09)
BRST (Birth Rates of Single Teens)		.57** (.00)	-.43** (.00)	.47** (.00)	.11 (.32)	-.24* (.03)	.63** (.00)
IMR (Infant Mortality Rates)			-.23* (.04)	.37** (.00)	-.13 (.24)	-.14 (.21)	.41** (.00)
Education							
HSGR (High School Graduation Rates)				-.36** (.00)	.13 (.25)	.80** (.00)	-.66** (.00)
HSDR (High School Dropout Rates)					.14 (.20)	-.10** (.23)	.51** (.00)
Crime							
JAR (Juvenile Arrests)						.13 (.24)	.01 (.94)
Labor/Transfer Payments							
LFPR (Labor Force Participation Rates)							-.58** (.00)

* 1% significance level
** 5% significance level

Table 5. Characteristics of Survey Respondents in Michigan

	Total of Michigan and Illinois	Michigan	Genesee County	Clinton County	Grand Traverse County
Mean Age (No. of Respondents)	53.2 (291)	52.9 (177)	55.8 (63)	49.8 (60)	52.8 (54)
Head of Household (%) (No. of Respondents)	89.7 (292)	91.0 (177)	84.4 (64)	93.3 (60)	96.2 (53)
Marital Status (%)					
Single	7.7	6.6	7.7	6.5	5.5
Married	70.4	71.3	64.6	75.7	74.1
Divorced	11.4	12.2	18.5	9.7	7.4
Widowed	10.4	9.9	9.2	8.1	13.0
% Male (Female)	70.4 (29.6)	71.5 (28.5)	60.9 (39.1)	77.0 (23.0)	77.8 (22.2)
Family Income (%)					
Less than $15,000	7.7	6.7	3.4	10.9	6.0
$15,001 - $25,000	13.6	19.0	25.9	16.4	14.0
$25,001 - $50,000	31.6	26.4	25.9	20.0	34.0
More than $50,000	47.1	47.9	44.8	52.7	46.0
Highest Level of Education					
Less than High School	2.9	3.4	2.9	3.4	4.3
Some High School	4.6	5.1	8.7	3.4	2.1
High School Graduate	38.6	37.1	39.1	37.3	34.0
Associate Degree	9.3	10.3	13.0	8.5	8.5
Bachelor's Degree	18.6	22.9	14.5	28.8	27.7
Graduate or Professional Degree	15.7	10.9	10.1	8.5	14.4
Vocational Training	10.4	10.3	11.7	10.2	8.5

Table 5 (continued)

Attitudes Toward Community

Disagree 1 2 3 4 5 6 7 8 9 10 Agree

	Total of Michigan and Illinois	Michigan	Genesee County	Clinton County	Grand Traverse County
My community:					
a. is friendly	8.2	8.2	8.0	8.2	8.4
b. is safe	8.1	8.2	7.7	8.6	8.3
c. provides good education	8.1	8.2	8.2	8.6	7.9
d. offers good health services	7.6	7.6	7.7	6.9	8.4
e. has good police protection	7.8	7.6	7.4	7.6	7.9
f. has good library services	8.2	8.0	8.3	7.2	8.5
g. is concerned about environment	7.3	7.3	7.0	6.8	8.3
h. has good employment wages	6.0	5.9	6.5	5.7	5.5
i. has opportunities to socialize	6.8	6.6	6.5	6.2	7.3
j. thinks I am an important member	5.7	5.4	5.3	5.2	5.6
k. is aware of nat'l. and int'l. events	6.9	6.8	6.4	6.5	7.5
l. cares for one another	7.4	7.3	7.1	7.4	7.4
m. has good racial relations	6.4	6.4	6.3	6.2	6.7
n. welcomes newcomers	7.3	7.2	7.0	7.1	7.5

Table 6. Characteristics of Survey Respondents in Illinois

	Total of Michigan and Illinois	Illinois	Perry County	Macon County	Du Page County
Mean Age (No. of Respondents)	53.2 (291)	53.6 (114)	58.7 (15)	55.1 (66)	48.3 (33)
Head of Household (%) (No. of Respondents)	89.7 (292)	87.8 (115)	87.5 (16)	92.4 (66)	21.2 (33)
Marital Status (%)					
Single	7.7	9.5	12.5	7.6	11.8
Married	70.4	69.0	56.3	71.2	70.6
Divorced	11.4	10.3	12.5	10.6	8.8
Widowed	10.4	11.2	18.8	10.6	8.8
% Male (Female)	70.4 (29.6)	68.7 (31.3)	73.3 (26.7)	75.8 (24.2)	52.9 (47.1)
Family Income (%)					
Less than $15,000	7.7	9.2	25.0	9.7	0.0
$15,001 - $25,000	13.6	5.5	12.5	4.8	3.2
$25,001 - $50,000	31.6	39.4	43.8	43.5	29.0
More than $50,000	47.1	45.9	18.8	41.9	67.7
Highest Level of Education					
Less than High School	2.9	1.9	13.3	0.0	0.0
Some High School	4.6	3.8	0.0	6.7	0.0
High School Graduate	38.6	41.0	60.0	51.7	10.0
Associate Degree	9.3	7.6	0.0	8.3	10.0
Bachelor's Degree	18.6	11.4	6.7	10.0	16.7
Graduate or Professional Degree	15.7	23.8	13.3	13.3	50.0
Vocational Training	10.4	10.5	6.7	10.0	13.3

Table 6 (continued)

Attitudes Toward Community

Disagree 1 2 3 4 5 6 7 8 9 10 Agree

	Total of Michigan and Illinois	Illinois	Perry County	Macon County	Du Page County
My community:					
a. is friendly	8.2	8.2	8.1	7.9	8.7
b. is safe	8.1	7.9	8.4	7.4	8.7
c. provides good education	8.1	8.0	8.3	7.3	9.2
d. offers good health services	7.6	7.5	7.4	6.9	8.7
e. has good police protection	7.8	7.9	7.5	7.6	8.9
f. has good library services	8.2	8.4	6.9	8.5	9.1
g. is concerned about environment	7.3	7.3	5.9	7.1	8.3
h. has good employment wages	6.0	6.2	4.4	5.8	8.1
i. has opportunities to socialize	6.8	7.0	5.3	6.8	8.3
j. thinks I am an important member	5.7	6.3	6.2	6.2	6.6
k. is aware of nat'l. and int'l. events	6.9	7.1	6.4	6.9	7.8
l. cares for one another	7.4	7.6	7.5	7.5	7.8
m. has good racial relations	6.4	6.5	6.0	6.0	7.8
n. welcomes newcomers	7.3	7.5	7.6	6.8	8.7

Table 7.

	Respondents With High School Degree, Vocational Training, or Less Than College Degree		Respondents With Associate's Degree, Bachelor's Degree, or Graduate Degree	
	Michigan	Illinois	Michigan	Illinois
1. Percentages who always lived in the community in which they now reside	29.6%	43.3%	15.8%	13.3%
(Number Responding)	(59)	(60)	(76)	(45)
2. Percentages who have close family or relatives who live nearby or in their community	75.0	76.5	59.0	63.9
(Number Responding)	(48)	(34)	(61)	(36)
3. How often do you get together with family members other than those living in your home?				
A. Every day	7.8	5.9	1.6	2.8
B. Every few days	45.1	38.2	30.6	36.1
C. Every few weeks	31.4	35.3	33.9	25.0
D. Every few months	9.8	14.7	24.2	22.2
E. Every year	5.9	5.9	9.7	13.9
(Number Responding)	(51)	(60)	(62)	(36)
4. What was the main reason you moved to your community?				
A. To be close to your family	12.9	18.9	8.9	14.0
B. For employment reasons	40.0	24.5	32.2	49.1
C. For educational reasons	12.9	15.1	13.3	12.3
D. Proximity to recreational/cultural centers	0.0	1.9	5.6	5.3
E. For work training	1.4	0.0	1.1	0.0
F. Cost of living	7.1	17.0	7.8	12.3
G. Other (specify)_____	25.7	22.6	31.1	7.0
(Number Responding)	(70)	(53)	(90)	(57)
5. Suppose there were an emergency in your household, such as a sudden illness. How many friends or relatives who are living nearby could you call for help?	10.3	10.7	7.7	7.0
(Number Responding)	(73)	(57)	(74)	(44)
6. How many friends or relatives would call you for help in case of an emergency?	7.2	7.6	6.3	6.7
(Number Responding)	(72)	(56)	(73)	(43)
7. How many times per month do you call on a close friend or relative for help?	2.3	1.7	1.6	2.1
(Number Responding)	(67)	(59)	(67)	(42)
8. How many times per month do close friends or relatives call you for help?	3.5	3.4	2.1	3.2
(Number Responding)	(70)	(59)	(71)	(43)
9. How often do you get together socially with friends or relatives who live outside your home?				
A. Once a day	7.2	8.3	5.2	8.9
B. Once every few days	27.7	40.0	19.5	33.3
C. Once a week	38.6	30.0	32.5	33.3
D. Once a month	18.1	16.7	33.8	22.2
E. Once a year	7.2	0.0	9.1	2.2
F. Less often than once a year	1.2	5.0	0.0	0.0
(Number Responding)	(83)	(60)	(77)	(45)
10. How many times have you helped close friends or relatives in the last six months in non-emergency situations?	5.9	5.7	6.0	7.0
(Number Responding)	(73)	(60)	(74)	(45)

	Respondents With High School Degree, Vocational Training, or Less Than College Degree		Respondents With Associate's Degree, Bachelor's Degree, or Graduate Degree	
	Michigan	Illinois	Michigan	Illinois
11. In the last 5 years, have you ever loaned money to a close friend or relative? If so, in what amount?	4095.54	1313.74	2916.61	1584.43
(Number Responding)	(37)	(54)	(30)	(40)
12. Suppose you needed several hundred dollars for an emergency. Could you borrow it from a close friend or relative?	81.8	87.9	89.2	86.7
(Number Responding)	(77)	(58)	(74)	(45)
13. In the last 5 years, how often have you borrowed money from close friends or relatives?				
A. Once a month	0.0	0.0	0.0	0.0
B. Once every few months	2.6	0.0	0.0	2.3
C. Once a year	5.2	1.7	1.3	2.3
D. Less often than once a year	22.1	20.7	20.0	15.9
E. Never	70.1	77.6	78.7	79.5
(Number Responding)	(77)	(58)	(75)	(45)
14. Please indicate how you found your current job.				
A. Answered an ad in the newspaper, placed on bulletin boards, or public announcements.	12.8	13.5	19.0	21.9
B. Learned about the job opportunity from a friend or family member who lives in my community.	43.6	56.8	23.8	31.3
C. Learned about the job opportunity from a friend or family member who lives outside my community.	12.8	5.4	12.7	15.6
D. Other (explain)_____	30.8	24.3	44.4	31.3
(Number Responding)	(39)	(37)	(63)	(45)
15. How often do you attend religious services?				
A. More than once a week	11.1	8.3	6.7	8.9
B. Once a week	32.1	31.7	44.0	31.1
C. Once every few weeks	7.4	13.3	6.7	15.6
D. Once a month	3.7	5.0	4.0	4.4
E. Once a year	17.3	10.0	13.3	22.2
F. Less often than once a year	14.8	21.7	13.3	6.7
G. Never	13.6	10.0	12.0	11.1
(Number Responding)	(81)	(60)	(75)	(45)

	Respondents With High School Degree, Vocational Training, or Less Than College Degree		Respondents With Associate's Degree, Bachelor's Degree, or Graduate Degree	
	Michigan	Illinois	Michigan	Illinois
16. In the following statements related to the community where you currently live, please circle the appropriate number in the corresponding scale.				
A. My community is a friendly place to live.	8.3	7.9	8.3	8.5
(Number Responding)	(82)	(59)	(76)	(45)
B. My community is a safe place to live.	8.2	7.7	8.3	8.1
(Number Responding)	(82)	(59)	(76)	(44)
C. My community provides quality education for children in public schools.	8.3	7.7	8.3	8.4
(Number Responding)	(80)	(58)	(76)	(43)
D. My community offers good health services.	7.9	7.1	7.6	8.1
(Number Responding)	(79)	(57)	(72)	(43)
E. My community has a good police department.	7.7	7.5	7.6	8.5
(Number Responding)	(80)	(59)	(76)	(45)
F. My community has good library services.	8.4	8.2	7.8	8.8
(Number Responding)	(78)	(59)	(76)	(44)
G. People in my community are concerned about environmental issues.	7.7	7.1	7.1	7.7
(Number Responding)	(80)	(58)	(76)	(45)
H. My community offers good employment opportunities at fair wages.	6.1	5.8	5.8	6.6
(Number Responding)	(75)	(57)	(75)	(43)
I. My community organizes many events where I can socialize with other community members.	6.7	6.5	6.9	7.7
(Number Responding)	(78)	(56)	(75)	(45)
J. I am an important member of this community.	5.3	6.1	5.6	6.5
(Number Responding)	(76)	(57)	(75)	(44)
K. Members of my community are aware of important national and international events.	7.0	6.9	6.7	7.2
(Number Responding)	(80)	(56)	(74)	(44)
L. Members of my community care for and assist one another.	7.4	7.6	7.4	7.6
(Number Responding)	(79)	(57)	(75)	(44)
M. There are very good racial/ethnic relations in my community.	6.8	6.0	6.1	7.0
(Number Responding)	(80)	(57)	(75)	(45)
N. My community welcomes people of different races and ethnic groups.	6.8	6.4	6.2	7.3
(Number Responding)	(80)	(58)	(75)	(44)
O. My community welcomes newcomers.	7.6	7.0	6.9	8.1
(Number Responding)	(80)	(57)	(75)	(43)
17. Are you a member of any of the following community groups?				
A. Parent-Teacher Association	3.3	7.2	12.5	15.0
B. Service-Social Clubs	18.0	26.1	13.5	28.3
C. Sport Teams	16.4	13.0	19.2	13.3
D. Community Development Organizations	3.3	11.6	10.5	10.0
E. Church-Related Organizations	37.7	30.4	30.8	28.3
F. Other (specify)_____	21.3	11.6	13.5	5.0
(Number Responding)	(61)	(69)	(104)	(45)
18. How often do you meet with other members of your community in social activities?				
A. More than once a month	19.3	24.6	37.3	36.4
B. Once a month	14.4	24.6	18.7	22.7
C. Once every three months	13.3	15.8	20.0	15.9
D. Once a year	15.7	15.8	5.3	6.8
E. Less often than once a year	12.0	5.3	10.7	4.5
F. Never	25.3	14.0	8.0	13.6
(Number Responding)	(83)	(57)	(75)	(45)

	Respondents With High School Degree, Vocational Training, or Less Than College Degree		Respondents With Associate's Degree, Bachelor's Degree, or Graduate Degree	
	Michigan	Illinois	Michigan	Illinois
19. What are the major social problems that your community is currently facing?				
A. Vandalism	4.3	4.6	4.4	3.9
(Number Responding)	(76)	(55)	(71)	(41)
B. Substance abuse (drugs, alcohol)	5.3	6.4	5.7	6.0
(Number Responding)	(69)	(54)	(73)	(40)
C. Adult crime	4.3	5.2	4.7	4.5
(Number Responding)	(70)	(54)	(69)	(41)
D. Juvenile crime	5.1	6.2	5.3	5.2
(Number Responding)	(71)	(54)	(70)	(40)
E. Gangs	3.2	4.8	3.4	4.3
(Number Responding)	(68)	(54)	(69)	(40)
F. Lack of "good" jobs	5.3	6.8	5.9	5.2
(Number Responding)	(68)	(55)	(72)	(40)
G. High unemployment	3.6	5.3	3.6	3.8
(Number Responding)	(68)	(54)	(71)	(38)
H. Other (specify)_____	8.5	8.0	8.1	7.4
(Number Responding)	(2)	(5)	(14)	(6)
20. Please indicate where you obtain the following goods and services by checking the appropriate answer. (Usually in your community or usually outside your community)				
A. Legal services	61.6	63.8	52.9	73.8
(Number Responding)	(73)	(58)	(70)	(42)
B. Banking services	91.4	78.3	86.7	97.7
(Number Responding)	(81)	(60)	(75)	(44)
C. Car services, including gas	89.9	86.7	96.0	90.9
(Number Responding)	(79)	(60)	(75)	(44)
D. Medical treatments	71.6	53.3	71.6	65.9
(Number Responding)	(81)	(60)	(74)	(44)
E. Veterinarian services	81.7	71.7	85.1	87.1
(Number Responding)	(60)	(46)	(67)	(31)
F. Appliance repairs	78.9	67.8	73.0	81.4
(Number Responding)	(76)	(59)	(74)	(43)
G. House repairs	82.9	80.4	76.1	88.4
(Number Responding)	(76)	(56)	(71)	(43)
H. Car purchases	62.8	35.0	52.7	50.0
(Number Responding)	(78)	(60)	(74)	(44)
I. Beauty parlors/barber shops	84.8	78.6	82.4	81.8
(Number Responding)	(79)	(56)	(74)	(44)
J. Groceries	87.7	76.7	89.3	95.5
(Number Responding)	(81)	(60)	(75)	(44)
K. Clothes	58.8	39.0	54.7	45.5
(Number Responding)	(80)	(59)	(75)	(44)
L. Library services	93.5	93.1	86.7	95.5
(Number Responding)	(77)	(58)	(75)	(44)
M. Fire protection services	98.8	96.6	100.0	100.0
(Number Responding)	(81)	(59)	(76)	(44)
21. Age of respondent	56.8	56.0	49.3	50.5
(Number Responding)	(80)	(60)	(75)	(43)
22. Sex of respondent	65.9	65.0	73.3	68.2
(Number Responding)	(82)	(60)	(75)	(44)
23. Is respondent head of the household?	91.3	88.3	89.3	86.4
(Number Responding)	(80)	(60)	(75)	(44)
24. Marital status of respondent				
A. Single	7.3	10.0	6.4	11.1
B. Married	65.9	60.0	71.8	77.8
C. Divorced	11.0	15.0	16.7	4.4
D. Widowed	15.9	15.0	5.1	6.7
(Number Responding)	(82)	(60)	(78)	(45)

Table 8.

	Respondents With Income Less Than $50,000		Respondents With Income More Than $50,000	
	Michigan	Illinois	Michigan	Illinois
1. Percentages who always lived in the community in which they now reside	27.1%	39.0%	15.4%	22.0%
(Number Responding)	(84)	(59)	(78)	(50)
2. Percentages who have close family or relatives who live nearby or in their community	38.8	47.5	53.8	40.0
(Number Responding)	(52)	(35)	(62)	(34)
3. How often do you get together with family members other than those living in your home?				
A. Every day	5.4	5.7	4.8	5.9
B. Every few days	39.3	37.1	30.6	32.4
C. Every few weeks	26.8	37.1	40.3	23.5
D. Every few months	23.2	17.1	17.7	20.6
E. Every year	5.4	2.9	6.5	17.6
(Number Responding)	(56)	(35)	(62)	(34)
4. What was the main reason you moved to your community?				
A. To be close to your family	9.9	21.4	13.5	11.1
B. For employment reasons	37.0	28.6	34.8	42.6
C. For educational reasons	9.9	14.3	14.6	14.8
D. Proximity to recreational/cultural centers	2.5	3.6	5.6	3.7
E. For work training	2.5	0	0	0
F. Cost of living	11.1	16.1	4.5	13.0
G. Other (specify)_____	27.2	16.1	27.0	14.8
(Number Responding)	(81)	(56)	(89)	(54)
5. Suppose there were an emergency in your household, such as a sudden illness. How many friends or relatives who are living nearby could you call for help?	6.6	8.1	6.6	6.5
(Number Responding)	(77)	(57)	(75)	(46)
6. How many friends or relatives would call you for help in case of an emergency?				
(Number Responding)				
7. How many times per month do you call on a close friend or relative for help?	2.0	2.1	1.8	1.7
(Number Responding)	(72)	(58)	(68)	(46)
8. How many times per month do close friends or relatives call you for help?	2.8	3.3	2.7	3.2
(Number Responding)	(75)	(58)	(72)	(47)
9. How often do you get together socially with friends or relatives who live outside your home?				
A. Once a day	5.8	8.5	6.3	4.0
B. Once every few days	32.6	42.4	12.7	36.0
C. Once a week	32.6	30.5	39.2	28.0
D. Once a month	20.9	15.3	35.4	26.0
E. Once a year	7.0	0	6.3	4.0
F. Less often than once a year	1.2	3.4	0	2.0
(Number Responding)	(86)	(59)	(79)	(50)
10. How many times have you helped close friends or relatives in the last six months in non-emergency situations?	5.9	6.2	6.1	6.4
(Number Responding)	(77)	(59)	(76)	(49)
11. In the last 5 years, have you ever loaned money to a close friend or relative? If so, in what amount?	2326.47	1393.37	5172.41	2032.51
(Number Responding)	(43)	(54)	(27)	(47)

	Respondents With Income Less Than $50,000		Respondents With Income More Than $50,000	
	Michigan	Illinois	Michigan	Illinois
12. Suppose you needed several hundred dollars for an emergency. Could you borrow it from a close friend or relative?	82.4	86.4	88.5	84.0
(Number Responding)	(82)	(58)	(77)	(50)
13. In the last 5 years, how often have you borrowed money from close friends or relatives?				
A. Once a month	0	0	0	0
B. Once every few months	2.5	0	0	2.0
C. Once a year	8.6	3.5	0	2.0
D. Less often than once a year	24.7	24.6	15.4	10.0
E. Never	64.2	71.9	84.6	86.0
(Number Responding)	(81)	(57)	(78)	(50)
14. Please indicate how you found your current job.				
A. Answered an ad in the newspaper, placed on bulletin boards, or public announcements.	15.6	20.0	19.7	15.8
B. Learned about the job opportunity from a friend or family member who lives in my community.	35.6	45.7	27.3	39.5
C. Learned about the job opportunity from a friend or family member who lives outside my community.	11.1	8.6	12.1	10.5
D. Other (explain)_____	37.8	25.7	40.9	34.2
(Number Responding)	(45)	(35)	(66)	(38)
15. How often do you attend religious services?				
A. More than once a week	14.3	10.2	5.2	8.0
B. Once a week	34.5	23.7	40.3	36.0
C. Once every few weeks	3.6	11.9	9.1	14.0
D. Once a month	3.6	5.1	3.9	4.0
E. Once a year	14.3	13.6	18.2	20.0
F. Less often than once a year	17.9	23.7	10.4	6.0
G. Never	11.9	11.9	13.0	12.0
(Number Responding)	(84)	(59)	(77)	(50)

	Respondents With Income Less Than $50,000		Respondents With Income More Than $50,000	
	Michigan	Illinois	Michigan	Illinois
16. In the following statements related to the community where you currently live, please circle the appropriate number in the corresponding scale.				
A. My community is a friendly place to live.	8.0	7.8	8.7	8.5
(Number Responding)	(85)	(58)	(78)	(50)
B. My community is a safe place to live.	8.1	7.5	8.6	8.3
(Number Responding)	(85)	(58)	(78)	(49)
C. My community provides quality education for children in public schools.	8.1	7.6	8.6	8.4
(Number Responding)	(84)	(56)	(78)	(49)
D. My community offers good health services.	7.5	7.3	8.2	7.7
(Number Responding)	(83)	(56)	(74)	(48)
E. My community has a good police department.	7.4	7.7	8.1	8.2
(Number Responding)	(83)	(58)	(78)	(50)
F. My community has good library services.	8.2	8.3	8.1	8.7
(Number Responding)	(83)	(58)	(78)	(49)
G. People in my community are concerned about environmental issues.	7.4	6.9	7.5	7.6
(Number Responding)	(84)	(57)	(78)	(49)
H. My community offers good employment opportunities at fair wages.	5.5	5.7	6.6	6.7
(Number Responding)	(81)	(56)	(77)	(49)
I. My community organizes many events where I can socialize with other community members.	6.2	6.5	7.4	7.5
(Number Responding)	(82)	(55)	(77)	(50)
J. I am an important member of this community.	5.3	6.1	5.7	6.5
(Number Responding)	(81)	(55)	(77)	(50)
K. Members of my community are aware of important national and international events.	6.9	6.6	6.8	7.6
(Number Responding)	(84)	(55)	(76)	(49)
L. Members of my community care for and assist one another.	7.2	7.4	7.6	7.7
(Number Responding)	(83)	(55)	(77)	(50)
M. There are very good racial/ethnic relations in my community.	6.6	6.1	6.6	6.8
(Number Responding)	(85)	(56)	(77)	(50)
N. My community welcomes people of different races and ethnic groups.	6.6	6.4	6.6	7.2
(Number Responding)	(84)	(57)	(77)	(49)
O. My community welcomes newcomers.	7.3	6.9	7.4	7.9
(Number Responding)	(84)	(55)	(77)	(49)
17. Are you a member of any of the following community groups?				
A. Parent-Teacher Association	7.1	7.2	10.0	13.7
B. Service-Social Clubs	17.1	27.5	15.0	26.0
C. Sport Teams	8.6	15.9	25.0	9.6
D. Community Development Organizations	2.9	14.5	11.0	11.0
E. Church-Related Organizations	48.6	26.1	27.0	28.8
F. Other (specify)_____	15.7	8.7	12.0	11.0
(Number Responding)	(70)	(69)	(100)	(73)
18. How often do you meet with other members of your community in social activities?				
A. More than once a month	21.2	33.3	33.8	29.2
B. Once a month	15.3	19.3	18.2	25.0
C. Once every three months	16.5	14.0	19.5	16.7
D. Once a year	11.8	14.0	7.8	12.5
E. Less often than once a year	14.1	5.3	13.0	2.1
F. Never	21.2	14.0	7.8	14.6
(Number Responding)	(85)	(57)	(77)	(48)

	Respondents With Income Less Than $50,000		Respondents With Income More Than $50,000	
	Michigan	Illinois	Michigan	Illinois
19. What are the major social problems that your community is currently facing?				
A. Vandalism	4.6	4.7	4.1	3.6
(Number Responding)	(78)	(55)	(76)	(45)
B. Substance abuse (drugs, alcohol)	5.7	6.5	5.3	5.7
(Number Responding)	(74)	(54)	(76)	(45)
C. Adult crime	4.7	5.3	4.3	4.3
(Number Responding)	(72)	(54)	(76)	(45)
D. Juvenile crime	5.4	6.3	5.0	5.0
(Number Responding)	(73)	(53)	(76)	(46)
E. Gangs	3.4	5.0	3.2	3.9
(Number Responding)	(71)	(53)	(75)	(46)
F. Lack of "good" jobs	6.0	6.8	5.4	4.8
(Number Responding)	(74)	(55)	(75)	(45)
G. High unemployment	3.9	5.4	3.4	3.7
(Number Responding)	(73)	(54)	(74)	(43)
H. Other (specify)_____	9.0	8.7	7.8	7.3
(Number Responding)	(5)	(3)	(12)	(9)
20. Please indicate where you obtain the following goods and services by checking the appropriate answer. (Usually in your community or usually outside your community)				
A. Legal services	51.8	67.8	59.0	62.0
(Number Responding)	(77)	(56)	(74)	(48)
B. Banking services	89.4	84.7	85.9	86.0
(Number Responding)	(84)	(59)	(78)	(49)
C. Car services, including gas	90.6	89.8	93.6	88.0
(Number Responding)	(82)	(59)	(78)	(49)
D. Medical treatments	67.1	62.7	74.4	54.0
(Number Responding)	(83)	(59)	(78)	(49)
E. Veterinarian services	63.5	55.9	78.2	68.0
(Number Responding)	(65)	(43)	(73)	(40)
F. Appliance repairs	72.9	69.5	73.1	78.0
(Number Responding)	(78)	(58)	(78)	(49)
G. House repairs	77.6	79.7	74.4	82.0
(Number Responding)	(76)	(55)	(77)	(49)
H. Car purchases	54.1	44.1	60.3	38.0
(Number Responding)	(81)	(59)	(77)	(49)
I. Beauty parlors/barber shops	80.0	76.3	85.9	72.0
(Number Responding)	(82)	(55)	(78)	(49)
J. Groceries	84.7	83.1	87.2	88.0
(Number Responding)	(84)	(59)	(78)	(49)
K. Clothes	57.6	40.7	55.1	42.0
(Number Responding)	(83)	(58)	(78)	(49)
L. Library services	89.4	89.8	89.7	94.0
(Number Responding)	(81)	(57)	(78)	(49)
M. Fire protection services	98.8	96.6	98.7	96.0
(Number Responding)	(84)	(59)	(78)	(48)
21. Age of respondent	55.0	56.3	48.6	49.3
(Number Responding)	(83)	(59)	(78)	(49)
22. Sex of respondent	60.0	64.4	85.9	72.0
(Number Responding)	(84)	(59)	(78)	(49)
23. Is respondent head of the household?	89.4	88.1	89.7	84.0
(Number Responding)	(83)	(59)	(77)	(49)
24. Marital status of respondent				
A. Single	13.8	11.9	0	6.0
B. Married	50.6	57.6	92.3	84.0
C. Divorced	19.5	13.6	5.1	6.0
D. Widowed	16.1	16.9	2.6	4.0
(Number Responding)	(87)	(59)	(78)	(50)

Table 9.

	All Respondents from Michigan Counties			All Respondents from Illinois Counties		
	Genesee	Clinton	Gr. Traverse	Perry	Macon	Du Page
1. Percentages who always lived in the community in which they now reside	14.5%	24.2%	21.8%	62.5%	36.4%	100.0%
(Number Responding)	(65)	(61)	(54)	(16)	(66)	(34)
2. Percentages who have close family or relatives who live nearby or in their community	43.5	48.4	43.6	31.3	47.0	50.0
(Number Responding)	(48)	(42)	(38)	(5)	(40)	(31)
3. How often do you get together with family members other than those living in your home?						
A. Every day	6.1	7.0	0	20.0	7.5	
B. Every few days	36.7	37.2	33.3	40.0	37.5	
C. Every few weeks	38.8	30.2	30.8	20.0	30.0	
D. Every few months	14.3	18.6	28.2	20.0	20.0	
E. Every year	4.1	7.0	7.7	0	2.5	
(Number Responding)	(49)	(43)	(39)	(5)	(40)	
4. What was the main reason you moved to your community?						
A. To be close to your family	8.5	14.1	13.2	37.5	13.3	15.7
B. For employment reasons	36.6	28.1	37.7	25.0	36.7	39.2
C. For educational reasons	18.3	15.6	0	12.5	15.0	11.8
D. Proximity to recreational/cultural centers	1.4	1.6	11.3	0	1.7	7.8
E. For work training	1.4	0	1.9	0	0	0
F. Cost of living	7.0	17.2	0	12.5	18.3	9.8
G. Other (specify)_____	26.8	23.4	35.8	12.5	15.0	15.7
(Number Responding)	(71)	(64)	(53)	(8)	(60)	(51)
5. Suppose there were an emergency in your household, such as a sudden illness. How many friends or relatives who are living nearby could you call for help?	6.9	9.6	9.3	15.6	9.7	5.2
(Number Responding)	(60)	(58)	(51)	(16)	(62)	(34)
6. How many friends or relatives would call you for help in case of an emergency?	5.0	7.4	7.6	12.8	7.1	4.8
(Number Responding)	(60)	(57)	(49)	(16)	(62)	(31)
7. How many times per month do you call on a close friend or relative for help?	1.9	2.1	1.6	2.9	1.9	1.3
(Number Responding)	(55)	(52)	(46)	(16)	(62)	(33)
8. How many times per month do close friends or relatives call you for help?	2.4	3.4	2.6	4.3	3.6	2.2
(Number Responding)	(56)	(54)	(51)	(15)	(64)	(33)
9. How often do you get together socially with friends or relatives who live outside your home?						
A. Once a day	3.0	7.9	5.7	6.3	7.6	8.8
B. Once every few days	27.3	25.4	17.0	43.8	48.5	17.6
C. Once a week	37.9	27.0	41.5	25.0	25.8	38.2
D. Once a month	22.7	28.6	34.0	18.8	16.7	26.5
E. Once a year	7.6	11.1	1.9	0	0	5.9
F. Less often than once a year	1.5	0	0	6.3	1.5	2.9
(Number Responding)	(66)	(63)	(53)	(16)	(66)	(34)
10. How many times have you helped close friends or relatives in the last six months in non-emergency situations?	6.0	6.3	5.6	5.6	6.2	6.9
(Number Responding)	(59)	(56)	(53)	(16)	(66)	(33)

	All Respondents from Michigan Counties			All Respondents from Illinois Counties		
	Genesee	Clinton	Gr. Traverse	Perry	Macon	Du Page
11. In the last 5 years, have you ever loaned money to a close friend or relative? If so, in what amount?	1541.72	2324.92	8247.65	1083.86	1482.54	2358.90
(Number Responding)	(32)	(22)	(17)	(14)	(59)	(31)
12. Suppose you needed several hundred dollars for an emergency. Could you borrow it from a close friend or relative?	66.7	85.5	85.5	75.0	87.9	85.3
(Number Responding)	(59)	(61)	(51)	(15)	(66)	(33)
13. In the last 5 years, how often have you borrowed money from close friends or relatives?						
A. Once a month	0	0	0	0	0	0
B. Once every few months	3.4	0	0	0	0	3.1
C. Once a year	5.1	3.3	3.8	0	4.5	0
D. Less often than once a year	13.6	23.0	21.2	20.0	18.2	15.6
E. Never	78.0	73.4	75.0	80.0	77.3	81.3
(Number Responding)	(59)	(61)	(52)	(15)	(66)	(32)
14. Please indicate how you found your current job.						
A. Answered an ad in the newspaper, placed on bulletin boards, or public announcements.	13.5	19.6	17.1	16.7	13.0	29.2
B. Learned about the job opportunity from a friend or family member who lives in my community.	32.4	28.3	28.6	50.0	56.5	16.7
C. Learned about the job opportunity from a friend or family member who lives outside my community.	16.2	13.0	5.7	0	4.3	20.8
D. Other (explain)_____	37.8	39.1	48.6	33.3	26.1	33.3
(Number Responding)	(37)	(46)	(35)	(6)	(46)	(24)
15. How often do you attend religious services?						
A. More than once a week	9.4	6.8	11.5	18.8	6.1	8.8
B. Once a week	32.8	47.5	32.7	31.3	34.8	23.5
C. Once every few weeks	6.3	6.8	9.6	18.8	12.1	14.7
D. Once a month	1.6	5.1	3.8	0	3.0	8.8
E. Once a year	18.8	13.6	13.5	6.3	16.7	20.6
F. Less often than once a year	18.8	6.8	13.5	18.8	16.7	8.8
G. Never	12.5	13.6	15.4	6.3	10.6	14.7
(Number Responding)	(64)	(59)	(52)	(16)	(66)	(34)

	All Respondents from Michigan Counties			All Respondents from Illinois Counties		
	Genesee	Clinton	Gr. Traverse	Perry	Macon	Du Page
16. In the following statements related to the community where you currently live, please circle the appropriate number in the corresponding scale.						
A. My community is a friendly place to live.	8.0	8.2	8.4	8.1	7.9	8.7
(Number Responding)	(64)	(61)	(54)	(16)	(65)	(34)
B. My community is a safe place to live.	7.7	8.6	8.3	8.4	7.4	8.7
(Number Responding)	(64)	(61)	(54)	(16)	(64)	(34)
C. My community provides quality education for children in public schools.	8.2	8.6	7.9	8.3	7.3	9.2
(Number Responding)	(63)	(60)	(53)	(16)	(65)	(31)
D. My community offers good health services.	7.7	6.9	8.4	7.4	6.9	8.7
(Number Responding)	(60)	(58)	(54)	(16)	(64)	(31)
E. My community has a good police department.	7.4	7.6	7.9	7.5	7.6	8.9
(Number Responding)	(63)	(59)	(53)	(16)	(65)	(34)
F. My community has good library services.	8.3	7.2	8.5	6.9	8.5	9.1
(Number Responding)	(62)	(60)	(53)	(16)	(65)	(33)
G. People in my community are concerned about environmental issues.	7.0	6.8	8.3	5.9	7.1	8.3
(Number Responding)	(62)	(61)	(53)	(16)	(64)	(33)
H. My community offers good employment opportunities at fair wages.	6.5	5.7	5.5	4.4	5.8	8.1
(Number Responding)	(59)	(58)	(53)	(16)	(65)	(30)
I. My community organizes many events where I can socialize with other community members.	6.5	6.2	7.3	5.3	6.8	8.3
(Number Responding)	(61)	(60)	(52)	(15)	(64)	(33)
J. I am an important member of this community.	5.3	5.2	5.6	6.2	6.2	6.6
(Number Responding)	(60)	(59)	(52)	(16)	(64)	(32)
K. Members of my community are aware of important national and international events.	6.4	6.5	7.5	6.4	6.9	7.8
(Number Responding)	(59)	(61)	(53)	(16)	(62)	(33)
L. Members of my community care for and assist one another.	7.1	7.4	7.4	7.5	7.5	7.8
(Number Responding)	(61)	(61)	(52)	(16)	(64)	(32)
M. There are very good racial/ethnic relations in my community.	6.3	6.2	6.7	6.0	6.0	7.8
(Number Responding)	(61)	(61)	(52)	(16)	(64)	(33)
N. My community welcomes people of different races and ethnic groups.	6.4	6.4	6.6	6.4	6.3	8.2
(Number Responding)	(62)	(59)	(52)	(16)	(64)	(33)
O. My community welcomes newcomers.	7.0	7.1	7.5	7.6	6.8	8.7
(Number Responding)	(62)	(59)	(53)	(16)	(63)	(32)
17. Are you a member of any of the following community groups?						
A. Parent-Teacher Association	5.3	10.4	9.4	5.0	8.9	15.8
B. Service-Social Clubs	10.5	17.9	17.0	30.0	25.6	28.9
C. Sport Teams	19.3	14.9	20.8	10.0	15.6	7.9
D. Community Development Organizations	7.0	7.5	7.5	15.0	11.1	13.2
E. Church-Related Organizations	35.1	37.3	34.0	30.0	28.9	26.3
F. Other (specify)_____	22.8	11.9	11.3	10.0	10.0	7.9
(Number Responding)	(57)	(67)	(53)	(20)	(90)	(38)

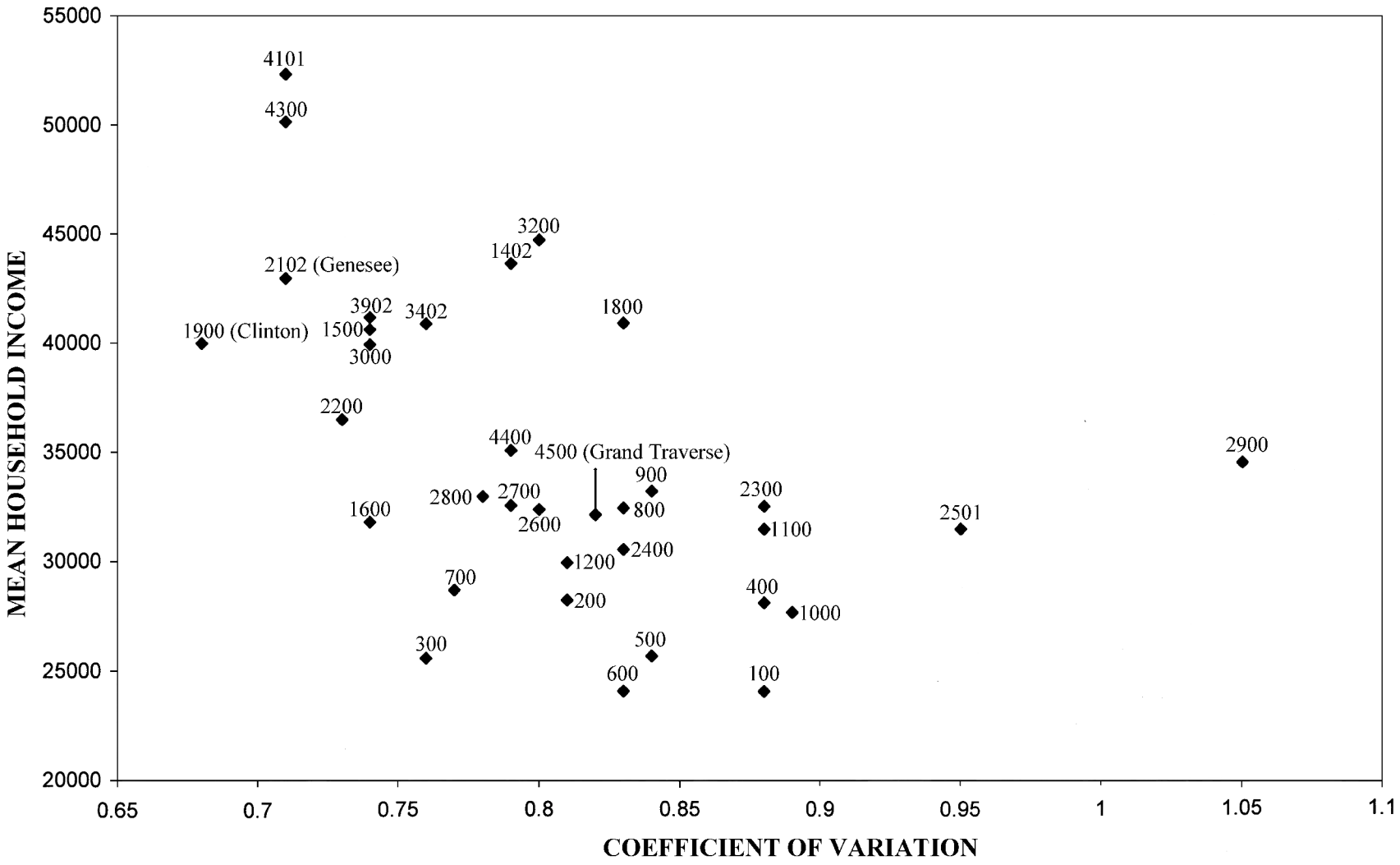
	All Respondents from Michigan Counties			All Respondents from Illinois Counties		
	Genesee	Clinton	Gr. Traverse	Perry	Macon	Du Page
18. How often do you meet with other members of your community in social activities?						
A. More than once a month	21.5	25.0	31.5	56.3	31.3	18.8
B. Once a month	6.2	18.3	27.8	0	25.0	31.3
C. Once every three months	20.0	10.0	18.5	12.5	15.6	15.6
D. Once a year	7.7	18.3	3.7	12.5	12.5	12.5
E. Less often than once a year	15.4	11.7	13.0	6.3	1.6	9.4
F. Never	29.2	16.7	5.6	12.5	14.1	12.5
(Number Responding)	(65)	(60)	(54)	(16)	(64)	(32)
19. What are the major social problems that your community is currently facing?						
A. Vandalism	4.5	3.6	4.9	5.1	4.4	3.3
(Number Responding)	(59)	(56)	(52)	(14)	(64)	(29)
B. Substance abuse (drugs, alcohol)	5.4	4.5	6.5	6.4	6.7	4.9
(Number Responding)	(56)	(53)	(53)	(14)	(63)	(28)
C. Adult crime	4.4	3.3	5.7	4.9	5.4	3.6
(Number Responding)	(56)	(52)	(51)	(14)	(63)	(29)
D. Juvenile crime	5.3	4.2	6.0	5.7	6.1	4.6
(Number Responding)	(57)	(53)	(50)	(14)	(63)	(28)
E. Gangs	4.0	2.6	3.1	3.9	5.1	3.6
(Number Responding)	(56)	(51)	(50)	(13)	(63)	(29)
F. Lack of "good" jobs	5.4	4.8	7.0	8.8	6.5	3.2
(Number Responding)	(58)	(53)	(49)	(15)	(63)	(28)
G. High unemployment	4.0	2.9	4.0	8.6	4.7	2.5
(Number Responding)	(57)	(53)	(49)	(14)	(61)	(28)
H. Other (specify)_____	8.0	8.0	8.4	5.0	8.9	3.5
(Number Responding)	(8)	(4)	(7)	(1)	(9)	(2)
20. Please indicate where you obtain the following goods and services by checking the appropriate answer. (Usually in your community or usually outside your community)						
A. Legal services	43.5	27.4	85.5	56.3	74.2	50.0
(Number Responding)	(55)	(56)	(50)	(14)	(64)	(32)
B. Banking services	84.1	72.6	92.7	62.5	87.9	91.2
(Number Responding)	(62)	(61)	(54)	(15)	(66)	(34)
C. Car services, including gas	88.4	74.2	92.7	75.0	90.9	91.2
(Number Responding)	(62)	(60)	(52)	(15)	(66)	(34)
D. Medical treatments	72.5	40.3	87.3	50.0	59.1	64.7
(Number Responding)	(62)	(61)	(53)	(15)	(66)	(34)
E. Veterinarian services	62.3	53.2	78.2	43.8	60.6	64.7
(Number Responding)	(51)	(49)	(46)	(12)	(52)	(23)
F. Appliance repairs	66.7	46.8	90.9	75.0	69.7	76.5
(Number Responding)	(58)	(58)	(52)	(15)	(65)	(33)
G. House repairs	66.7	56.5	90.9	68.8	86.4	73.5
(Number Responding)	(57)	(56)	(52)	(15)	(63)	(32)
H. Car purchases	53.6	32.3	74.5	31.3	42.4	47.1
(Number Responding)	(60)	(60)	(52)	(15)	(66)	(34)
I. Beauty parlors/barber shops	78.3	61.3	90.9	62.5	81.8	70.6
(Number Responding)	(58)	(61)	(53)	(14)	(64)	(33)
J. Groceries	82.6	66.1	94.5	68.8	83.3	97.1
(Number Responding)	(61)	(61)	(54)	(15)	(66)	(34)
K. Clothes	47.8	29.0	85.5	25.0	43.9	47.1
(Number Responding)	(60)	(61)	(53)	(15)	(65)	(34)
L. Library services	78.3	79.0	94.5	75.0	93.9	94.1
(Number Responding)	(59)	(59)	(54)	(15)	(64)	(34)
M. Fire protection services	88.4	96.8	96.4	87.5	98.5	97.1
(Number Responding)	(61)	(61)	(53)	(15)	(66)	(33)
21. Age of respondent	55.8	49.8	52.8	58.7	55.1	48.3
(Number Responding)	(63)	(60)	(54)	(15)	(66)	(33)
22. Sex of respondent	56.5	75.8	76.4	68.8	75.8	52.9
(Number Responding)	(64)	(61)	(54)	(15)	(66)	(34)

	All Respondents from Michigan Counties			All Respondents from Illinois Counties		
	Genesee	Clinton	Gr. Traverse	Perry	Macon	Du Page
23. Is respondent head of the household?	78.3	90.3	92.7	87.5	92.4	76.5
(Number Responding)	(64)	(60)	(53)	(16)	(66)	(33)
24. Marital status of respondent						
A. Single	7.7	6.5	5.6	12.5	7.6	11.8
B. Married	64.6	75.8	74.1	56.3	71.2	70.6
C. Divorced	18.5	9.7	7.4	12.5	10.6	8.8
D. Widowed	9.2	8.1	13.0	18.8	10.6	8.8
(Number Responding)	(65)	(62)	(54)	(16)	(66)	(34)

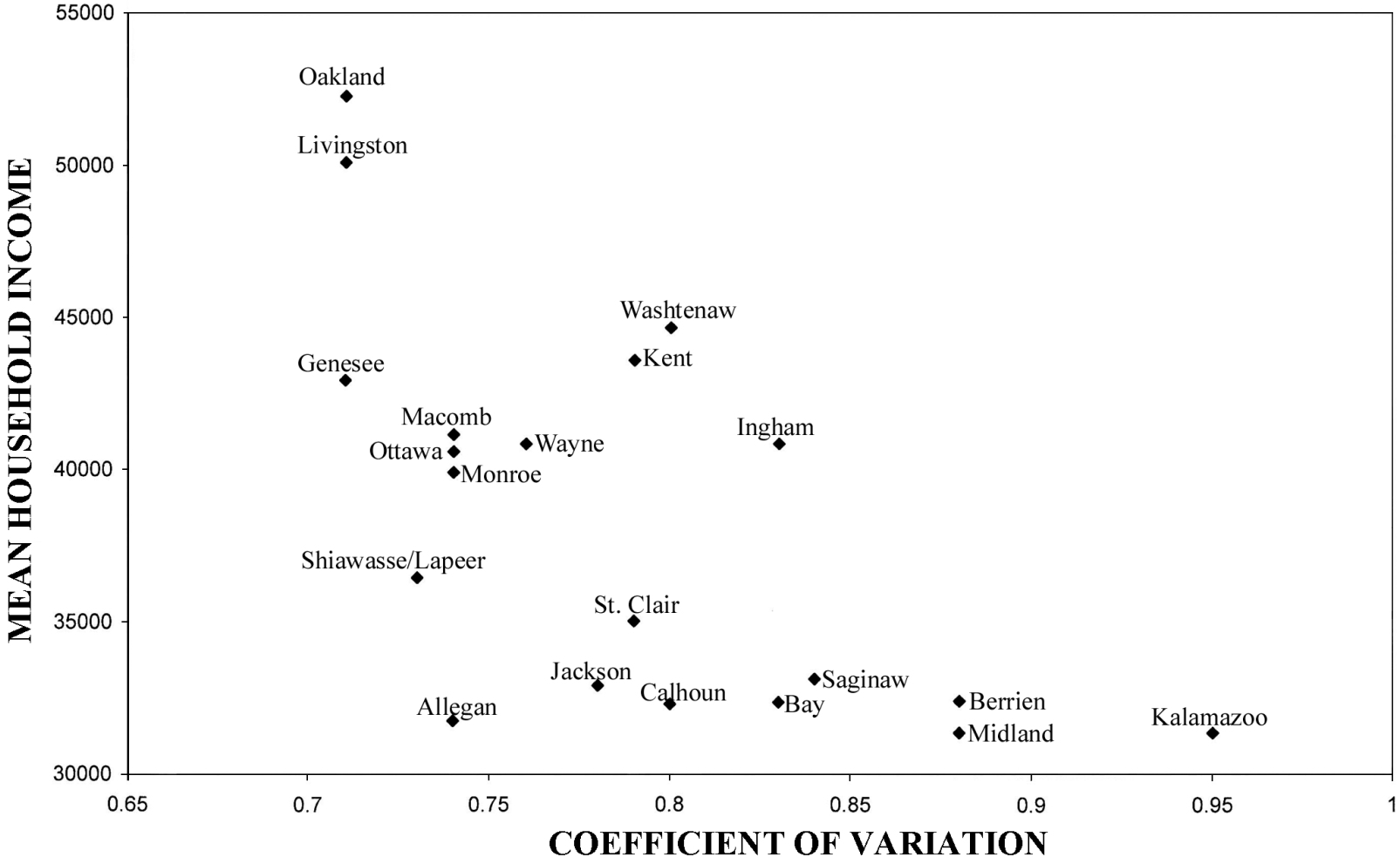
Table 10. Families by Presence of Own Children Under 18, 1970 to Present (number in thousands)[1]

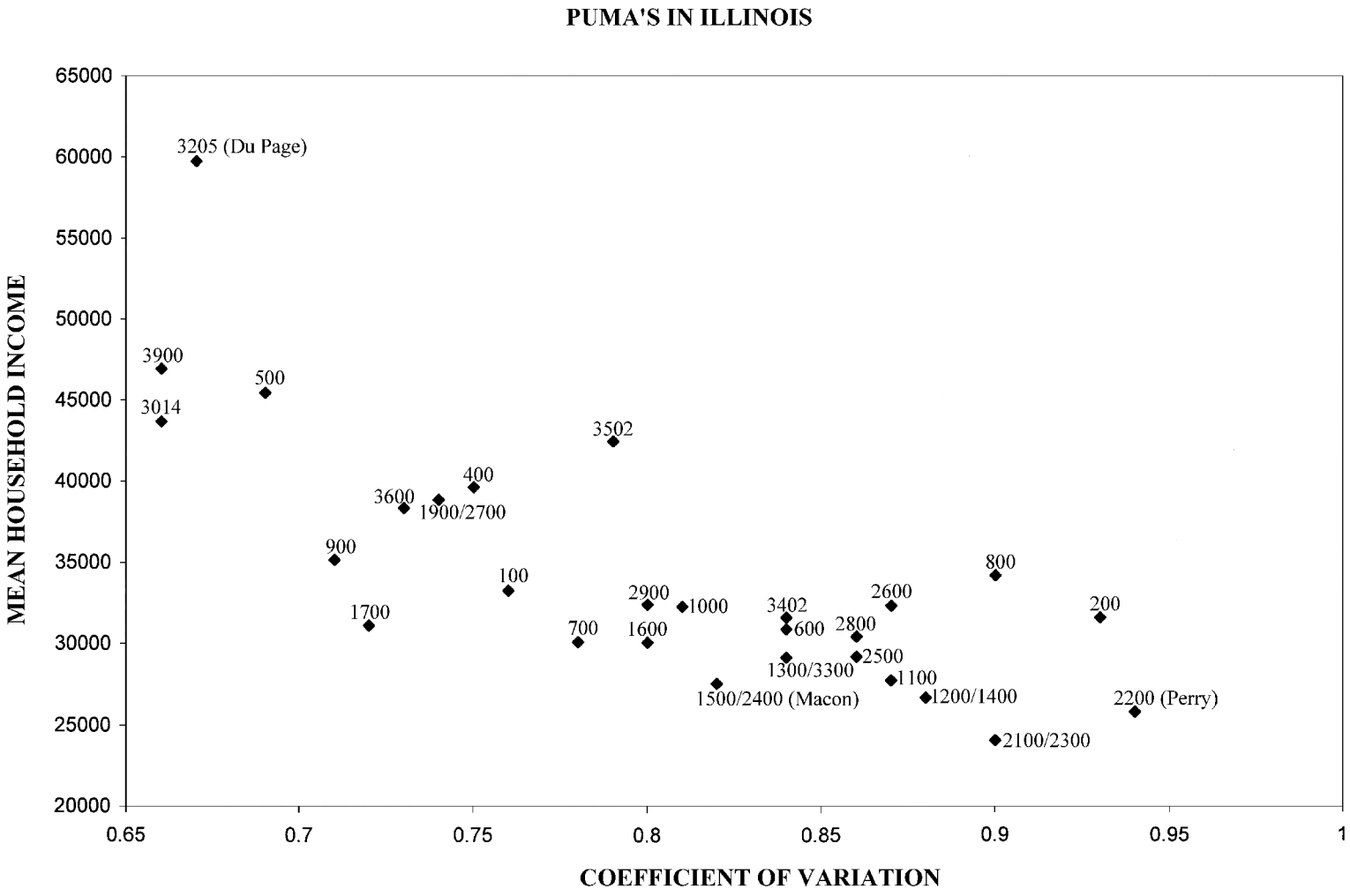
Year	All Families	Total Families with Children Under 18	Families with Children Under 18			
			One-Parent Families			Married Couple Families
			Total Single-Parent Families with Children Under 18	Mother Only	Father Only	
1995	69,305	34,296	9,055	7,615	1,440	25,241
1994	68,490	34,018	8,961	7,647	1,314	25,058
1993	68,144	33,257	8,550	7,226	1,324	24,707
1992	67,173	32,746	8,326	7,043	1,283	24,420
1991	66,322	32,401	8,004	6,823	1,181	24,397
1990	66,090	32,289	7,752	6,599	1,153	24,537
1989	65,837	32,322	7,587	6,519	1,068	24,735
1988	65,133	31,920	7,320	6,273	1,047	24,600
1987	64,491	31,898	7,252	6,297	955	24,646
1986	63,558	31,670	7,040	6,105	935	24,630
1985	62,706	31,112	6,902	6,006	896	24,210
1984	61,997	31,046	6,706	5,907	799	24,340
1983	61,393	30,818	6,455	5,718	737	24,363
1982	61,019	31,012	6,547	5,868	679	24,465
1981	60,309	31,227	6,300	5,634	666	24,927
1980[R]	59,550	31,022	6,061	5,445	616	24,961
1980	58,426	30,517	5,949	5,340	609	24,568
1979	57,804	30,371	5,857	5,288	569	24,514
1978	57,215	30,369	5,744	5,206	539	24,625
1977	56,710	30,145	5,270	4,784	486	24,875
1976	56,245	30,177	5,067	4,621	446	25,110
1975	55,712	30,057	4,888	4,404	484	25,169
1974	55,053	29,750	4,472	4,081	391	25,278
1973	54,373	29,571	4,184	3,798	386	25,387
1972	53,296	29,445	3,963	3,598	365	25,482
1971	52,227	28,786	3,695	3,365	331	25,091
1970[R]	51,586	28,812	3,271	2,971	345	25,541
1970	51,237	28,665	3,260	2,925	335	25,406

[R] Revised data.
[1] Data Book.
Source: U.S. Bureau of the Census.


PUMA'S IN MICHIGAN
MEAN HOUSEHOLD INCOME
COEFFICIENT OF VARIATION
55000
50000
45000
40000
35000
30000
25000
20000
0.65
0.7
0.75
0.8
0.85
0.9
0.95
1
1.05
1.1
4101
4300
3200
1402
2102 (Genesee)
3902
3402
1800
1900 (Clinton)
1500
3000
2200
4400
4500 (Grand Traverse)
2900
900
2300
2800
2700
800
2501
1600
2600
1100
2400
1200
700
400
200
1000
300
500
600
100

MICHIGAN COUNTIES - PUMA'S




PUMA'S IN ILLINOIS
MEAN HOUSEHOLD INCOME
COEFFICIENT OF VARIATION
65000
60000
55000
50000
45000
40000
35000
30000
25000
20000
0.65
0.7
0.75
0.8
0.85
0.9
0.95
1
3205 (Du Page)
3900
3014
500
3502
400
3600
1900/2700
900
100
1700
2900
1000
3402
600
2600
800
200
700
1600
2800
2500
1300/3300
1100
1500/2400 (Macon)
1200/1400
2200 (Perry)
2100/2300

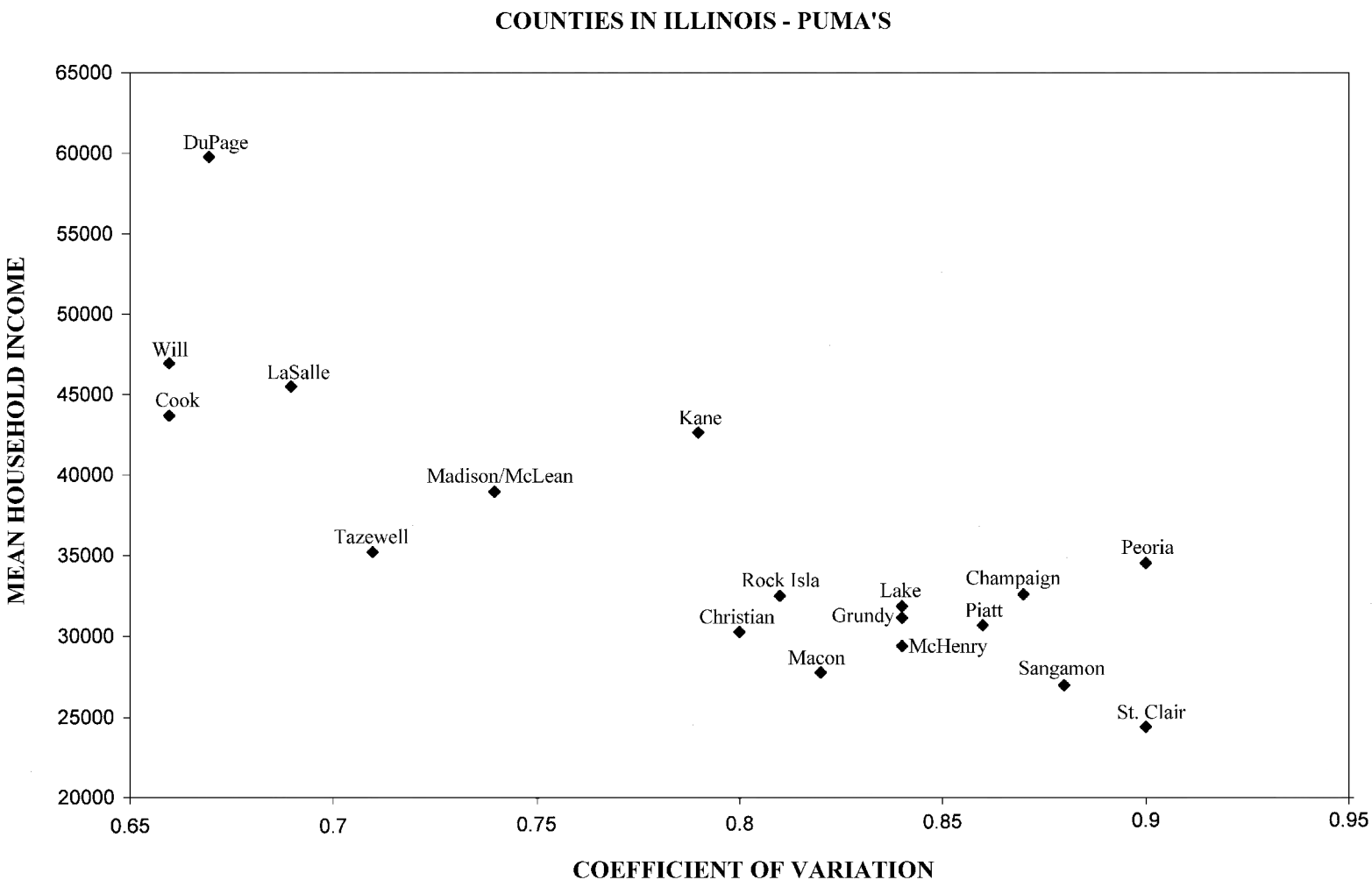

COUNTIES IN ILLINOIS - PUMA'S
MEAN HOUSEHOLD INCOME
65000
60000
55000
50000
45000
40000
35000
30000
25000
20000
0.65
0.7
0.75
0.8
0.85
0.9
0.95
COEFFICIENT OF VARIATION
DuPage
Will
LaSalle
Cook
Kane
Madison/McLean
Tazewell
Peoria
Rock Isla
Champaign
Lake
Christian
Grundy
Piatt
McHenry
Macon
Sangamon
St. Clair

Figure 5

Maps in this figure only available in the print version.

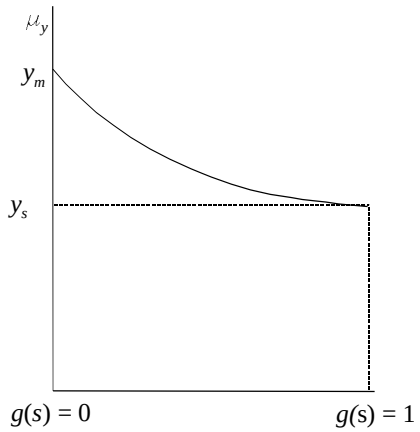


Figure 6. The Inverse Relationship Between the Percentage of Households Headed by a Single-Parent with Children and Average Household Income

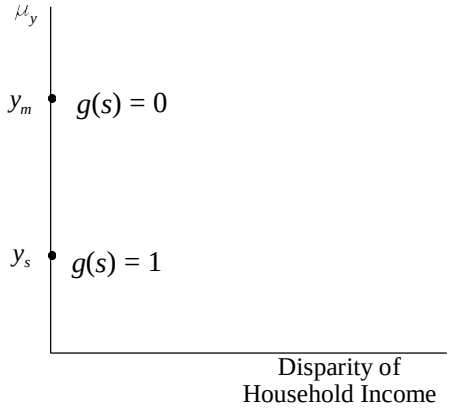


Figure 7. The Level and Disparity of Household Income if All Households Were Headed by Either a Single- or Two-Parent Family

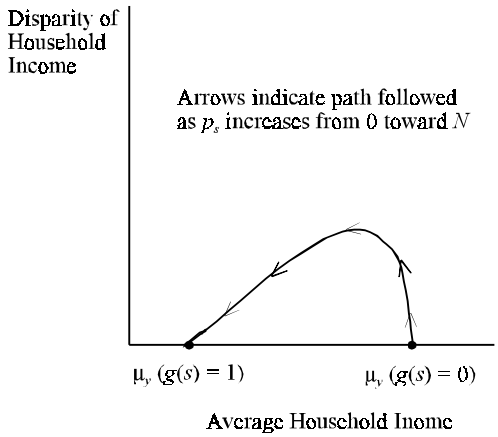


Figure 8. The Effect of Increases in p_s on the Average Household Income and the Disparity of Household Incomes

APPENDIX A

Relationships in Community Development
Michigan/Illinois 1998 Survey

A Collaborative Project of:

Western Illinois University, College of Business and Technology

Michigan State University, Institute for Public Policy and Social Research, Department of Agricultural Economics

Q1. Have you always lived in the community in which you reside now? (Please check the correct answer.)

YES [ ] NO [ ]

If YES, please skip to Q8A.

Q2. How long have you lived in your community? (Please circle the number of years.)

1 2 3 4 5 6 7 8 9 10 Over 10 Years

Q3. Were you 18 or older when you moved to the community where you currently live? (Please check the correct answer.)

YES [ ] NO [ ]

If NO, please skip to Q8A.

Q4. Were members of your family or extended family (grandparents, uncles, nieces, etc.) living in your community when you arrived? (Please check the correct answer.)

YES [ ] NO [ ]

Q5. Do you have a close family or relatives who live nearby or in your community? (Please check the correct answer.)

YES [ ] NO [ ]

Q6. How often do you get together with family members other than those living in your home? (Please check the correct answer.)

Every day	[ ]
Every few days	[ ]
Every few weeks	[ ]
Every few months	[ ]
Every year	[ ]

Q7. What was the main reason you moved to your community? (Please check all the answers that apply.)

To be close to your family	[ ]
For employment reasons	[ ]
For educational reasons	[ ]
Proximity to recreational/cultural centers	[ ]
For work training	[ ]
Cost of living	[ ]
Other (specify)_____	

Q8A. Suppose there were an emergency in your household such as a sudden illness. How many friends or relatives who are living nearby could you call for help? (Please fill in the blank below.)

_____

Q8B. How many friends or relatives would call you in case of an emergency? (Please fill in the blank below.)

_____

Q9. How many times per month do you call on a close friend or relative for help? (Please circle the correct answer in the scale below.)

1 2 3 4 5 6 7 8 9 10 and over

Q10. How many times per month do close friends or relatives call you for help? (Please circle the correct answer in the scale below.)

1 2 3 4 5 6 7 8 9 10 and over

Q11. How often do you get together socially with friends or relatives who live outside your home? (Please check the correct answer.)

Once a day [ ]

Once every few days [ ]

Once a week [ ]

Once a month [ ]

Once a year [ ]

Less often than once a year [ ]

Q12. How many times have you helped in non-emergency situations to close friends or relatives in the last six months? (Please circle the correct answer in the scale below.)

1 2 3 4 5 6 7 8 9 10 and over

Q13. Are you currently spending time helping someone other than your close friends or relatives living in your home? (Please check the correct answer.)

YES [ ] NO [ ]

Q14. What type of help do you provide to close friends or relatives? (Please check all the answers that apply.)

Day care, child care [ ]

Elder care [ ]

Run errands [ ]

Take to doctors/pick up prescriptions [ ]

Provide comfort and listening ear [ ]

Other (specify) _____

Q15. In the last five years, have you ever loaned money to a close friend or relative? If so, in what amount? (Please fill in the blank below.)

_____

Q16. Suppose you needed several hundred dollars for an emergency. Could you borrow it from a close friend or relative? (Please check the correct answer.)

YES [ ] NO [ ]

Q17. If you had to borrow several hundreds of dollars from close friends or relatives, what would you use it for? (Please check all that apply.)

Rent/Mortgage [ ]

Utilities [ ]

Medical Expenses [ ]

Food [ ]

Transportation [ ]

Child Care Expenses [ ]

Education Expenses (my child's or my own) [ ]

Other (specify) [ ]

Q18. In the last five years, how often have you borrowed money from close friends or relatives? (Please check the correct answer.)

Once a month [ ]

Once every few months [ ]

Once a year [ ]

Less often that once a year [ ]

Never [ ]

Q19. How many people depend on you, to some extent, for their financial support? (Please fill in the blank below.)

_____

Q20. Before you moved to the house/apartment where you now live, where did you live? (Please check all the answers that apply.)

Different country	[ ]
Different state	[ ]
Different county	[ ]
Same state	[ ]
Same county	[ ]
Same city	[ ]
Same neighborhood	[ ]

If you do not have children living at home, please skip to Q24.

Q21. The last time you moved, did your children change schools as a result of the move? (Please check the correct answer.)

YES [ ] NO [ ]

Q22. Do you now have children that attend school in your community? (Please check the correct answer below.)

YES [ ] NO [ ]

If NO, please skip to Q25.

Q23. Please indicate the type of school that your children attend in your community. (Please check all that apply.)

Public school	[ ]
Private religious school	[ ]
Private, non-religious school	[ ]
Charter school	[ ]
Home school	[ ]

Q24. Characterize the highest level of education that you have completed. (Please check the correct answer.)

Less than high school	[ ]
Some high school	[ ]
High school graduate	[ ]
Associate degree	[ ]
Bachelor's degree	[ ]
Graduate or professional degree	[ ]
Vocational training	[ ]

Q25. Does your family have a private or a group health insurance? (Please check the correct answer.)

YES [ ] NO [ ]

Q26. Are you currently employed or retired? (Please check the correct answer.)

YES [ ] NO [ ]

If YES, skip to Q29A.

Q27. If you are unemployed, please indicate if you receive unemployment benefits or other forms of financial support from any public agency? (Please check the correct answer.)

YES [ ] NO [ ]

Q28. If you are unemployed and are NOT receiving any unemployment benefits, indicate if you receive some financial support from your family. (Please check the correct answer.)

YES [ ] NO [ ]

Q29A. Please indicate how long you have had your current job.

_____ years _____ months

Q29B. I am currently retired. (Please check the correct answer.)

YES [ ] NO [ ]

If YES, skip to Q31.

Q30. Please indicate how you found your current job. (Please check the correct answer.)

Answered an ad in the newspaper, placed on bulletin boards, or public announcements [ ]

Learned about the job opportunity from a friend or family member who lives in my community [ ]

Learned about the job opportunity from a friend or family member who lives outside of my community. [ ]

Other (explain) _____

Q31. How much longer do you expect to work for your current employer? (Please fill in the blank below.)

_____

Q32. How would you characterize your employer's opinions of your work? (Please check the correct answer.)

Satisfied [ ]

Expresses no opinion [ ]

Dissatisfied [ ]

Q33. Please indicate by checking the correct answer, your family's income last year.

Less than $15,000 [ ]

From $15,001 to $25,000 [ ]

From $25,001 to $50,000 [ ]

More than $50,000 [ ]

Q34. How often do you attend religious services? (Please check the correct answer.)

More than once a week	[ ]
Once a week	[ ]
Once every few weeks	[ ]
Once a month	[ ]
Once a year	[ ]
Less often than once a year	[ ]
Never	[ ]

Now we would like to ask some questions about your relationships with people in your community.

Q35. In the following statements related to the community where you currently live, please circle the appropriate number in the corresponding scale.

	DISAGREE									**AGREE**
A) My community is a friendly place to live.	1	2	3	4	5	6	7	8	9	10
B) My community is a safe place to live.	1	2	3	4	5	6	7	8	9	10
C) My community provides quality education for children in public schools.	1	2	3	4	5	6	7	8	9	10
D) My community offers good health services.	1	2	3	4	5	6	7	8	9	10
E) My community has a good police department.	1	2	3	4	5	6	7	8	9	10
F) My community has good library services.	1	2	3	4	5	6	7	8	9	10
G) People in my community are concerned about environmental issues.	1	2	3	4	5	6	7	8	9	10

H) My community offers good employment opportunities at fair wages.	1	2	3	4	5	6	7	8	9	10
I) My community organizes many events where I can socialize with other community members.	1	2	3	4	5	6	7	8	9	10
J) I am an important member of this community.	1	2	3	4	5	6	7	8	9	10
K) Members of my community are aware of important national and international events.	1	2	3	4	5	6	7	8	9	10
L) Members of my community care for and assist one another.	1	2	3	4	5	6	7	8	9	10
M) There are very good racial/ethnic relations in my community.	1	2	3	4	5	6	7	8	9	10
N) My community welcomes people of different races and ethnic groups.	1	2	3	4	5	6	7	8	9	10
O) My community welcomes newcomers.	1	2	3	4	5	6	7	8	9	10

Q36. Are you a member of any of the following community groups? (Please check all that apply.)

Parent-Teacher Association [ ]

Service-Social Clubs [ ]

Sport Teams [ ]

Community Development Organizations [ ]

Church-related Organizations [ ]

Other (specify) _____

Q37. How often do you meet with other members of your community in social activities? (Please check the correct answer.)

More than once a month	[ ]
Once a month	[ ]
Once every three months	[ ]
Once a year	[ ]
Less often than once a year	[ ]
Never	[ ]

Q38. What are the major social problems that your community is currently facing? (Please circle the appropriate number in the corresponding scale.)

	NOT A PROBLEM									**SERIOUS PROBLEM**
Vandalism	1	2	3	4	5	6	7	8	9	10
Substance Abuse (drugs, alcohol)	1	2	3	4	5	6	7	8	9	10
Adult Crime	1	2	3	4	5	6	7	8	9	10
Juvenile Crime	1	2	3	4	5	6	7	8	9	10
Gangs	1	2	3	4	5	6	7	8	9	10
Lack of “Good” Jobs	1	2	3	4	5	6	7	8	9	10
High Unemployment	1	2	3	4	5	6	7	8	9	10
Other (specify below)										
_____	1	2	3	4	5	6	7	8	9	10

Q39. Please indicate where you obtain the following goods and services by checking the appropriate answer.

	Usually In Your Community	Usually Outside Your Community
Legal Services	[ ]	[ ]
Banking Services	[ ]	[ ]
Car Services, Including Gas	[ ]	[ ]
Medical Treatments	[ ]	[ ]
Veterinarian Services	[ ]	[ ]
Appliances Repair	[ ]	[ ]
House Repairs	[ ]	[ ]
Car Purchases	[ ]	[ ]
Beauty Parlors/Barber Shops	[ ]	[ ]
Groceries	[ ]	[ ]
Clothes	[ ]	[ ]
Library Services	[ ]	[ ]
Fire Protection Services	[ ]	[ ]

Demographics

Q40. Please indicate your age in the space below.

_____ years

Q41. Please indicate your sex.

Male [ ]

Female [ ]

Q42. Are you the head of the household?

YES [ ] NO [ ]

Q43. What is your marital status?

Single [ ]

Married [ ]

Divorced [ ]

Widowed [ ]

****

Thank you very much for your help and cooperation. Your opinion on each question counts a great deal. If you would like to share any additional comments, please write them in the box below.

APPENDIX B

A Summary of a Telephone Survey of Selected Counties in Illinois and Michigan

MICHIGAN

Grand Traverse – High Income/Low Income Differential

The Grand Traverse County clerk has lived in the county for 16 years and has held the position of clerk for the past 3 years. She was friendly, although she seemed to know very few hard facts and appeared to be guessing at a majority of the statistical questions. She did, however, send statistical reports so that all of the information gathered is quite accurate.

The main sources of employment for the region are retail trade and tourism. United Technologies Automotive, Sara Lee Bakery, and Cherry Growers, Inc. are the largest retail trade employers. The largest employer for the whole county is Munson Medical Center followed by the school district.

Between 1980 and 1990, the population showed an increase of 17.1% from 54,899 to 64,273 and looks to be on a slow increase for the 2000 census. 1,096 families are currently on public assistance making up 6% of the population. The number of single-parent households is 2,932. There are 17,922 Grand Traverse County residents who own their own homes. The Grand Traverse County high school graduation rate is 84.9%, with 2.2% going on to earn bachelor's degrees.

Social activities that once brought the people of the county together include art fairs, a town play house, ski race, and county fair. The most popular activity is the annual Cherry Festival bringing in over a million people. During the summers, they have such activities as "Friday Night Live" where they block off some of the streets downtown and provide music and food. Because the Grand

Traverse area is a tourist town their activities tend to be seasonal and even directed toward the tourists. These activities, despite their orientation, tend to bring about a high level of community involvement.

Service organizations supplement the county's social activities quite well. There are such organizations as Kiwanis, Rotary, Lions, and Zonta. The clerk felt there was quite a high "sense of community" in the county.

The interview with a Grand Traverse County resident, (GT1), proves how active some of the county's citizens are. GT1 has been, or currently is, a member of the board of commissioners, Salvation Army Board, and a mentor to students. He feels that community activism within the county is pretty high. The number of volunteers is large and community involvement seems to be increasing. He feels that the community as a whole has a "good heart."

When asked what the community is currently doing, or could do, to increase involvement, he noted that educating the public on the various activities is a helpful way to increase activism. GT1 says that the Community Foundations Board and the United Way are currently working within Grand Traverse County to increase community involvement. He feels that the county is moving in a healthy and prosperous direction.

GT1 has always been an active citizen. His father was a minister who was always involved and proved that "leadership by example" is an effective mechanism. GT1 spent a large portion of his life in the Marine Corps moving from community to community every two to three years. Settling down in Grand Traverse County has solidified his appreciation of having a permanent community. He sees a difference in this community from others of which he has been a part. He says that this community "is just more involved" than other communities he has seen.

Clinton County – Average Income/Average Income Distribution

Clinton County's clerk has lived in the county for all 35 years of her life and has held the position for 4 years. Very friendly and out-going, the clerk answered the questions, although she had difficulty with the exact facts of the more statistical queries. Her "county" view definitely seemed to be centered on the city in which she grew up (St. Johns) and may not completely reflect a county-wide perspective.

The two largest types of employment for the region are agriculture and manufacturing. The largest employer is the plant Federal-Mogul which manufactures small parts for vehicles. The county's Economic Development Corporation is working to bring more businesses like Federal-Mogul into the area. Veneer Manufacturing, along with a small industrial park, have recently moved into the community. Clinton County is currently using tax incentives and the building of new schools to make the community more attractive in the future to such businesses.

Between 1980 and 1990, population increased slightly from 55,893 to 57,883. The clerk, however, predicts that the next census will show a marked rise. With the new development program, the county has experienced growth which it hopes to continue into the next decade.

The community seems to be doing well. The annual Mint Festival is one of the most popular activities bringing the county together, with an estimated 75% of Clinton County's residents participating in the event. Sports events also play a large role in community bonding, with about 65% of the population participating. Many service organizations have their homes in Clinton County. Among the ones the clerk thought of were Kiwanis, Rotary, Lions Club, and hospital volunteering. Religious groups seem to play a very large part in this community's activities. Roughly 80% of the population actively participates in religious functions and/or has a religious affiliation.

As an active citizen, C1 has been involved in a very broad range of community activities. Chamber of Commerce, Business and Industry Commission, hospital board member, Rotary Club, and church involvement are only some of the many activities C1 has spent his life doing. When asked why he took such an involved role in the community he responded that he likes people and enjoys being around them and helping others.

C1 feels that Clinton County residents are very active in the community. C1 has seen a recent increase in activism by the younger generation as some high school students have begun to attend community meetings. He notes that even the younger married couples have started to play an active role in church groups and other community activities. C1 attributes any non-participation to people not knowing what is out there. He sees educating the community as a way to combat that problem.

C2 currently works in the county government and outlined a life full of community activism in economic development programs, boards of directors, and helping in the task force to build new schools. He spoke about the higher activism that comes from the more urban areas, as opposed to the rural regions, of the county. He attributes the decreased rural activism to the fact that with a lower population fewer activities and events are planned. As C2 says, there is just "less going on."

In one of the more populated cities of Clinton County, St. Johns, he notes that one out of seventy-five adults are on a city board or activity. He sees the promotion of public transportation and a more effective economic development office as ways to help increase community involvement. The conversation concluded with his comment that because St. Johns is his "home town" he cares about its future and wants to give back to the community.

Genesee County – Low Income/High Income Differential

Instead of speaking with the county clerk of this region, I spoke with the Director of Elections. He was quite helpful as he had lived in the county for 28 years and has been the Director of Elections for the past 5 years. He was friendly with a good sense of humor and willing to spend the time to answer the questions. It should be noted that his knowledge of living conditions and social statistics was very limited.

Genesee County reflects a large portion of Michigan's population with its auto-based economy. General Motors is the largest employer of the region and employs about 15-20% of Genesee County residents. The county is currently working hard to attract new businesses into the region. The county proved to be the most active county in the state in pursuing new businesses using tax abatements, training for employees, and assistance in business relocations. (The Director also added that "begging" was sometimes used as a tool for attracting employers.)

The population figures from 1980 and 1990 census do not accurately reflect the current population trend of the region. In 1980, the population for Genesee County was about 500,000 and dropped at an alarming rate to 430,000 in 1990. The Director of Elections projects that the 2000 census will show a fairly stable population with no drastic decline. Of the Genesee County population, 26,909 households are headed by single women and 7,185 families are recipients of grant-based cash assistance. Education statistics show that 76.8% of the county have a high school degree, 12.8% have attained a bachelor's degree, and approximately 3.5% have post-graduate degrees.

Genesee County stood out as having a significant number of community-based activities. The county provides many cultural events, such as community theater. There is a minor league hockey team which, together with baseball, accounts for a great deal of community participation.

An interesting activity that was unique to Genesee County was the mention of labor unions as a social activity. Because of the high population employed by GM and other car manufacturers the community is quite united, even in its politics. The most popular activity was a 10-mile annual road race to benefit Special Olympics. About 10% of the community participates in this activity alone. Genesee County does have the traditional county fair, although the Director noted that there has been a recent drop in the county-wide participation in the fair and that their involvement usually depended on what type of entertainment was provided.

Much like other communities, there was a wide range of service groups and activities throughout Genesee County. Rotary, Kiwanis, League of Woman Voters, and United Way are among the most popular organizations. There is also a great deal of church-based activity. The Director felt that there are high levels of both social and political involvement within the region.

G1 has a wide list of community activities in which he has, or currently is, participating. He has been the county clerk, the chairman of the county board of commissioners, and a member of the Lions Club, to name a few. G1 shows a great deal of concern for the future of Genesee County, and states that some of his participation surrounds hope for improving the region and his desire to try to do all that he can. He notes a serious decline in community activism worsened by increasing racial tensions. He speaks in great lengths about Flint, the county's largest city, and the numerous problems it has been facing.

Many of the recent problems surround GM's modernization which has increased its reliance of technology and resulted in the closing down of plants and the lay-off of employees. In addition to the corporate changes, the community within the various plants has seen a change. The plant managers who once lived in the city and participated in community activities have begun to move out of the area and commute to work. This has changed the atmosphere within the workplace and within the community.

G1 speaks of the decline in recent political leadership. The leaders who were once active and motivating are no longer to be seen. The labor unions, specifically the United Auto Workers (UAW), have taken a decreased role in community activism. The UAW used to be one of the most organized and motivating forces within Genesee County and has now become "lazy" and politically weaker.

Racial tensions have also been a strong factor in the decline of community cohesiveness. With a large African-American population, the county has seen an increase in racial tension and racially motivated crimes. G1 attributes the increasing tensions to a decline in the once strong African-American leadership. He shows a decrease in church-based organizations which were in part successful because of strong and inspirational Black leaders. Without the emergence of new and powerful leaders, G1 feels that the racial tensions will continue to grow.

G1 notes that although Genesee County is home to activities such as fairs and church festivals, participation has decreased. For example, a Greek Church Festival has had a decline in attendance and the lack of volunteers and community participation caused the Festival to shorten from a week-long event to a one-day festival.

Taking into account the various problems, G1 feels that to effectively increase community activism there needs to be a restructuring of the county government. He claims that having a more centralized authority in an executive form would generate more political clout with other regions while internally strengthening the county. Currently, the structure is more city centric than county centric. G1 argues that with this change in government, aided by more economic development and motivated leaders, the county could see real growth and a return to prosperity.

ILLINOIS

Du Page County – High Income/Low Income Differential

This interview began with the county clerk who has lived in Du Page County for 35 years and has been the clerk for the past 12 years. He had limited knowledge concerning the majority of the questions asked, especially the questions revolving around statistical data. He felt that the Community Development Office would be best equipped to answer the survey questions. The person at the Development Office was very friendly and more than willing to take the time to answer the questions. The statistical information that he did not know was found in the Du Page County Census Book for 1990, which he sent along with other packets of more up-to-date statistical information.

The service sector in Du Page County accounts for about 31% of employees. The largest employer, however, is Argonne National Laboratory. Argonne employs about 4,200 county members and is closely followed by AT&T with 4,000 employees. Hindsdale Hospital and the McDonald's Corporation are among other top employers of the region.

There is currently no county-wide development organization to entice new businesses to come to the county. The officer thought that this may be done at the municipal level but is not currently done at a county level.

Population growth in Du Page County has maintained a fairly linear rate of growth. The 1990 census was 781,666 and the projected population for 2000 is 910,624. Of the current population, 2.8% live below the poverty line and 11,222 families are headed by single mothers. The education statistics show an 89.3% graduation rate with 36% going on to higher education.

Community activities include a county fair, festivals, and annual Fourth of July fireworks. Being so close to downtown Chicago, Bulls games and other city events also work to bring the

community together. A few thousand county residents were estimated to attend the county fair, making it the most popular community activity.

Service organizations are numerous with such examples as Rotary, Kiwanis, Lions Club, League of Woman Voters, 4-H, and religious group events. He noted that the county "has everything." Du Page County seemed to have a fairly high level of involvement and quite a high number of service organizations.

As a judge, school board member, and a "volunteer for everything," D1 paints the portrait of a very active citizen. She feels that the community is very active and continues to hear good things about citizen involvement. Although not overly enthusiastic about community activism, she sees economic development as a way to raise the level of involvement. She noted that even such things as better streets would help in bringing the community together more easily. D1 attributes her activism to a desire to help the elderly as she volunteers for Meals on Wheels. She not only "likes the old people," but her enthusiastic personality is said to attribute to her desire to keep active and be involved.

D2 feels that the community involvement in Du Page County is quite high. She notes that programs run on Sundays tend to attract a larger crowd, as they are more conducive to having entire families participate. Religious-based activities, along with University programs, supplement the county-planned events in bringing people together. As a member of the Wheaton Community Association and an active volunteer with a homeless shelter, she is truly concerned about the county. She said in many ways she is tied to it through her job with the library, although she claims to honestly enjoy participating.

Macon County – Average Income/Average Income Disparity

Macon County's clerk has lived his entire 46 years in the county and has been the clerk for the last 9 years. He was friendly, but once again knew very little statistical information concerning employment levels on living standards.

Macon County is an industrially based county with the majority of its employment in the manufacturing sector. Caterpillar and ADM are the two largest employers in the region, although an exact percentage of employees from the county was unknown. The trend toward industrial development has helped to slow the population decrease within Macon County. From 1970-1980, Macon County lost 18,000 residents, but has since been fairly stable.

The Community Development Office of Macon County has been working hard to attract new businesses to the region. The *Enterprise Zone* is a tax abatement program for all businesses that open in a specific part of the county. Tax Incentive Financing (TIF) helps a company pay for infrastructure outside of the *Enterprise Zone*. Depending on the size of the company and the amount of employment it would bring to the county, Macon County might subsidize a portion of the infrastructure needed for the business.

Macon County's street fair brings in about a half-million people and has been running for the past 13 years. The county also has such social activities as a county fair and university sporting events. The largest activity is the Cater Celebration in which over half of the county participates. These social activities combine with Kiwanis, Lions, Rotary, Optimists Club, and religious activities to constitute a fairly high rate of community involvement.

M1 has been volunteering for the county for most of her adult life. Among her list of activities (both past and present) are: President of the Library Board, City Council member for over eight years, and child care and community investment participant. M1 mentioned that she believes her upbringing played a role in her involvement. Her mother was always active and was the

president of the school board, which sent a message to M1 as to the importance of community from a young age.

M1 noted that her involvement has been influenced by the quality friendships she has made and the amount she has learned by volunteering her time. She mentioned that volunteering was reinforcing in that once you start, it is difficult to stop. M1 has a high level of activity and she cares about the community deeply. She said that community involvement is based on personal desire to be involved in combination with an open community and city government.

M1's husband, M2, is also a strong participant in community development. After surviving cancer, he initiated a cancer support group at the local hospital where he currently volunteers. He is a lawyer in the community and has volunteered with the Junior Chamber of Commerce. He notes that the community has a strong volunteer base with a "we'll take care of ourselves" philosophy. This involvement, although nurtured by government, is initiated by the people. M2 feels that he really gets a great deal out of his involvement, especially with his family.

Perry County – Low Income/High Income Disparity

The county clerk for Perry County has lived his entire life in the county and has been the county clerk for 15 years. His slow relaxed mannerisms can only be equated with those from the South. With a bit of a drawl, the older gentleman was willing, although not overly enthusiastic, to answer the survey questions. The majority of his responses were "guestimations" on the statistical data for the county and should not be taken as fact.

Perry County has moved from being a once prosperous coal mining county to a manufacturing region. The clerk spent a few minutes detailing the damage that the coal mining had taken on the county's land. One-fourth to one-third of Perry County's acreage has become wastelands due to strip mining. The county is currently trying to convert these wastelands back to

fertile usable land. While the land continues to be repaired, manufacturing has grown to be the largest source of employment. The clerk estimated that manufacturing industries employed at least 1,000 of the 21,400 residents. Two prisons are the other large employers of the region.

In order to attract new business into the county, an economic development consultant has been hired. In the last two years, however, only one new industry has been brought to Perry County. GSI is a manufacturer of grain handling equipment that was given tax incentives to come into the county. Perry County is continuing to work toward more development within the region.

Much of the self-employment in the county is attributed to farming. The clerk thought that out of all the farmers about one-third were full-time farmers, meaning they were 100% self-employed. The other two-thirds had off-the-farm employment to subsidize their incomes. Single parents head approximately one-third of households and "quite a few" are on public assistance.

The population has been fairly stable with no large fluctuations at this time. The clerk noted that accurate results would not be possible until the census report for 2000 comes out. Education rates were guessed at about an 80-85% high school graduation rate with about 75% of those graduates going on to some type of education, whether it is junior college or a higher degree.

Community involvement within Perry County seems to be fairly average. The State Fair takes place within the county and is said to attract the largest number of people. Aside from the fair, high school sporting events are popular activities. About 60% of the county participates in either the fair or community sports. Service activities include the Lions Club, Kiwanis, Rotary, PTA, PTO, and religious activities. The clerk felt that there was quite a bit of community involvement and was proud that the county had so very many service and community activities.

When speaking with one active citizen from Perry County (P1), the general level of community development was put in a different light. P1 is active in the county's "Meals on Wheels" program (a volunteer-run organization which delivers food to senior citizens who are unable to

adequately prepare their own meals). Although she sees volunteering as a necessary part of community activism, P1 spoke of the current problems in trying to get volunteers for various events. She notes how the older generation tends to be more active while the younger generation is failing to put in the effort required to maintain high community involvement. P1 attributes some of these problems to the fact that women are generally holding positions outside of the home and have less time to commit to certain activities. She has also noticed a decrease in church involvement, which may be affecting the volunteer ethic within Perry County. P1 says that she "just loves volunteering" and sees it as a way to meet people and get involved. She hopes that by creating community awareness of the various opportunities for volunteering, Perry County will be able to increase its community activism.

The second citizen from Perry County (P2) had some of the same views of the county as P1 did. He noted a decrease in participation in community activities, although he felt that all in all, the county was fairly active. P2 described the younger generation as being rather lazy, while the older generation took on the majority of community responsibilities. Despite decreases in activism, P2 has continued to remain highly involved in community events. He has been active in the Chamber of Commerce, Planning Commission, and Shriners. P2 has spent his life in the county and says that he is active because he truly wants to make Perry County a better place to live.

Conclusion to Telephone Survey. By collecting data through personal interviews, this study obtained a sense of the strengths and weaknesses of the various counties. The openness and honesty from all interviewed subjects were appreciated. The majority of county clerks who were interviewed were willing to participate. Their statistical knowledge was limited, but most were aware of the activities and events offered by their counties.

The higher income counties had access to up-to-date information, while the lower income counties relied mainly on the 1990 census for their statistical data. Brochures, population

estimations, and books of recently compiled information were sent from both Grand Traverse and Du Page Counties (the two highest income regions). The average income counties had some statistical data, but most of the information was spread throughout the various county agencies with no centralized compilation of information. The two lower income counties had much less data available and certainly relied on the 1990 census for a majority of their information.

It was intriguing that the two lower income counties, Genesee and Perry, were the only counties where negative comments were emphasized. The Genesee County citizen spoke of problem after problem in the region showing a decline in community activism. The same is true for Perry County, which points to the burden the older generation feels in community participation. In neither of the two high-income counties were negative comments voiced. These two regions were praised and portrayed as having quite high, and even growing, community activism. The two average counties, Clinton and Macon, also had rather high opinions of the county, but were more willing to admit faults in parts of their counties than those of the higher income regions.

Although the lower income counties defined problems in their region, the actual citizens that were interviewed were generally friendlier and more generous with their time than those of the higher income regions. The citizens from Perry and Genesee Counties were open, honest, and welcoming to the questions that were asked of them. Macon County, an average income county, was also quite friendly and generous with their time, but to a lesser extent than the former two. In contrast, the two citizens interviewed from Du Page County (D1 and D2) gave short answers and seemed rather unwilling to participate in the brief interview. Although the higher income regions were seen as having a higher level of community involvement, the average and lower income counties portrayed a friendlier atmosphere when interviewed.

One is able to deduce the truths of a community by delving into county governments and individual citizen's views. Economic position affects resources and employment, which in turn

seem to have an effect on the amount of community activism within the county. It is also apparent that despite the prominence in every community of basic social activities (i.e., Kiwanis, Rotary, Lions Club), there remains an underlying difference in actual community participation.

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